

# 3

## Social Inclusion

- In 2007 the at risk of poverty rate was 16.5%, indicating no significant overall change from 2006.
- Children continued to be the age group most at risk, with a rate of 19.9%. This compares with an at risk of poverty rate of 15.0% among people of working age.
- There was an increase in the at risk of poverty rate for older people. The rate rose from 13.6% in 2006 to 16.6% in 2007.
- The consistent poverty rate fell from 6.5% in 2006 to 5.1% in 2007, driven primarily by a fall in deprivation rates.
- The at risk of poverty threshold in 2007 was €11,890 compared with €10,566 in 2006, an increase of 12.5% year on year.

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## Introduction

The Survey on Income and Living Conditions (SILC) in Ireland is a voluntary survey of persons living in private households. It is carried out under EU legislation and was first carried out in Ireland in June 2003. The primary focus of the survey is the collection of information on the income and living conditions of the population, from which indicators on poverty, deprivation and social exclusion are derived.

## Income

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

The lowest annual equivalised income was recorded for persons living in lone parent households with an average of €14,678. Below average equivalised disposable income was also recorded for older people living alone (€16,205), persons living in households with two adults at least one of whom was 65 or over (€19,466) and persons living in other households with children (€21,891).

The highest equivalised disposable income was recorded for persons living in households with two adults of working age with no children (€30,001) but they had the lowest percentage increase in their income over the year (+2.9)%.

## At risk of poverty

The at risk of poverty rate refers to the proportion of people with equivalised income below the at risk of poverty threshold. The at risk of poverty threshold is 60% of median equivalised income. The at risk of poverty threshold in 2007 was €11,890 per annum, an increase of 12.5% from €10,566 in 2006.

In 2007, 16.5% of the population were at risk of poverty, representing no significant change from the rate of 17% recorded one year previously. Children had the highest risk of poverty of any age group, with almost one in five being at risk of poverty (19.9%) in 2007, a decrease from 22.3% in 2006.

An increase in the at risk of poverty rate was recorded for older people (13.6% in 2006 compared with 16.6% in 2007). This increase was particularly evident among older people living alone, rising from 19.3% in 2006 to 24.3% in 2007. It can be noted that older people have a greater tendency than other groups to have an equivalised income close to the at risk of poverty threshold and therefore changes in the threshold can have a greater impact on their recorded rates.

Household types where members were most at risk of poverty were lone parent households (37.6%), working age adults living alone (29.6%) and older people living alone (24.3%). Although lone parent households are still the household type most at risk of

poverty, they did record a substantial decrease in their at risk of poverty rate over the year (37.6% in 2007 compared with 45.6% in 2006).

## Deprivation

In 2007, 11.8% of the population reported deprivation, ie they experienced two or more of the eleven deprivation indicators, a decrease from the level of 13.8% one year earlier.

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

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

## Consistent poverty

The change in the consistent poverty rate was primarily driven by the overall fall in the proportion of people reporting deprivation, rather than a change in the at risk of poverty rate. For persons who were at risk of poverty, nearly one third (31.1%) reported experiencing two or more deprivation indicators, a decrease from the 2006 figure of 38.1%. As a result the consistent poverty rate fell by 1.4 percentage points year on year, from 6.5% in 2006 to 5.1% in 2007.

People in lone parent households continued to have a high consistent poverty rate (20.1%) despite a decrease in the experience of deprivation. More than half (53.6%) of persons living in lone parent households and at risk of poverty experienced at least two of the deprivation indicators. This fell from a level of 74.3% in 2006. This fall, combined with a fall in the at risk of poverty rate resulted in a decrease in the consistent poverty rate for persons living in lone parent households, from 33.9% in 2006 to 20.1% in 2007. The next highest consistent poverty rate was recorded for working-age persons living alone (12.5%), unchanged from 2006.

Despite having a high at risk of poverty rate (24.3%), older people living alone had below average consistent poverty rates (4.1%), reflecting a lower experience of enforced deprivation among older people despite relatively low income levels.

## SSIA income

The Irish government's Special Savings Incentive Scheme commenced on 1 May 2001. To participate in the scheme, savings accounts (called "Special Savings Incentive Accounts" or "SSIAs") had to be opened before 30 April 2002. Under the terms of this scheme, for every amount saved in a special account, an additional 25% would be contributed by the exchequer to your savings after a savings period of five years. In 2007, the majority of SSIAs matured and interest earned on the accounts was included as income.

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

By recalculating the at risk of poverty threshold when SSIA income is excluded the at risk of poverty threshold falls to €11,505. The impact of SSIA income on at risk of poverty rates varies across different household types. The impact was greatest for older people living alone as their income did not increase much as a result of SSIA but the threshold was lowered when SSIA income was excluded, meaning their at risk of poverty rate decreased relative to the new threshold (24.3% falling to 17.6% when SSIA income is excluded).

## Technical Notes

### Household income

Income details are collected at both a household and individual level. Individual income is summed up to household level and added to household level income components to calculate gross household 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.

### Equivalised income

The equivalised household size is calculated based on the age composition of the household. The disposable household income is divided by the equivalised household size to calculate the equivalised income for each individual. This 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.

### 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. The rate is calculated by ranking persons by their equivalised income from smallest to largest and the median or middle value is extracted. Anyone with an equivalised income of less than 60% of the median is considered at risk of poverty at a 60% level.

### Consistent poverty

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 one or more of eight basic deprivation indicators.

### 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 (ie 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).

Table 3.1 Individual income and poverty rates by year and demographic characteristics

*Persons*

	Average annual equivalised disposable income		% change in average annual equivalised disposable income	At risk of poverty rate		Consistent poverty rate	
	2006	2007	2006-2007	2006	2007	2006	2007
	€	€	%	%	%	%	%
<b>Sex</b>							
Male	21,882	24,046	+ 9.9	16.6	16.0	6.4	5.0
Female	20,577	23,173	+ 12.6	17.4	17.0	6.6	5.2
<b>Age group</b>							
0 to 17	19,008	22,085	+ 16.2	22.3	19.9	10.3	7.4
18 to 64	23,033	25,192	+ 9.4	15.4	15.0	5.6	4.7
65 and over	16,413	18,401	+ 12.1	13.6	16.6	2.2	2.0
<b>Household composition</b>							
1 adult aged 65 or over, no children	14,393	16,205	+ 12.6	19.3	24.3	3.4	4.1
1 adult aged under 65, no children	23,642	25,769	+ 9.0	31.0	29.6	12.5	12.5
2 adults, at least 1 aged 65 or over, no children	16,975	19,466	+ 14.7	10.8	11.5	1.7	1.0
2 adults, both aged under 65, no children	29,166	30,001	+ 2.9	14.8	15.0	4.4	3.4
3 or more adults, no children	24,578	26,862	+ 9.3	10.0	10.2	4.3	3.5
1 adult with children	12,756	14,678	+ 15.1	45.6	37.6	33.9	20.1
2 adults with 1 to 3 children	22,002	24,689	+ 12.2	12.0	13.7	3.8	2.6
Other households with children	18,557	21,891	+ 18.0	20.8	16.5	5.9	6.0
<b>Tenure status</b>							
Owner-occupied	22,926	25,485	+ 11.2	12.3	11.4	2.8	2.5
Rented at the market rate	18,723	19,896	+ 6.3	16.7	24.2	6.3	5.7
Rented at below the market rate or rent free	12,964	14,943	+ 15.3	44.3	41.9	28.0	20.7
<b>Region</b>							
Border, Midland and Western	16,855	18,950	+ 12.4	26.2	22.6	9.2	6.7
Southern and Eastern	22,805	25,336	+ 11.1	13.7	14.3	5.5	4.6
<b>Urban/rural location</b>							
Urban areas	22,586	25,203	+ 11.6	14.3	15.1	6.6	5.7
Rural areas	18,963	20,890	+ 10.2	21.5	18.9	6.2	4.3
<b>Principal Economic Status (aged 16 years and over)</b>							
At work	26,093	28,504	+ 9.2	6.5	6.7	1.5	1.3
Unemployed	14,007	15,882	+ 13.4	44.0	38.7	22.0	17.5
Student	19,209	20,286	+ 5.6	29.5	25.2	10.8	7.6
Home duties	15,993	18,369	+ 14.9	23.8	25.3	8.3	6.6
Retired	17,625	19,944	+ 13.2	14.8	17.6	3.2	2.1
Not at work due to illness or disability	13,657	15,065	+ 10.0	40.8	37.0	17.9	15.8
<b>Number of persons at work</b>							
0	12,215	13,978	+ 14.4	44.7	44.1	21.2	16.3
1	19,777	22,202	+ 12.3	17.3	15.0	5.9	4.0
2	26,429	29,154	+ 10.3	5.4	6.0	0.9	1.3
3 or more	24,733	27,452	+ 11.0	4.3	3.6	0.0	0.0
<b>Highest education level attained (aged 16 years and over)</b>							
Primary or below	15,016	16,507	+ 9.9	25.8	27.1	10.2	8.5
Lower secondary	19,048	19,766	+ 3.8	20.4	20.9	7.2	6.1
Higher secondary	21,965	23,487	+ 6.9	14.0	14.1	4.4	3.8
Post leaving certificate	21,489	23,943	+ 11.4	11.7	10.4	4.0	2.4
Third level non degree	24,412	28,295	+ 15.9	9.6	8.1	2.3	1.0
Third level degree or above	33,986	37,612	+ 10.7	3.3	3.9	0.7	0.9
<b>Total</b>	<b>21,229</b>	<b>23,610</b>	<b>+11.2</b>	<b>17.0</b>	<b>16.5</b>	<b>6.5</b>	<b>5.1</b>

Source: CSO

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**Table 3.2 Individual income and poverty rates including and excluding SSIA income by demographic characteristics 2007**

	Average annual equivalised disposable income		SSIA income as a % of average annual disposable income	At risk of poverty rate		Consistent poverty rate	
	Incl SSIA income	Excl SSIA income		Incl SSIA income	Excl SSIA income	Incl SSIA income	Excl SSIA income
	€	€	%	%	%	%	%
<b>Sex</b>							
Male	24,046	23,273	3.3	16.0	15.4	5.0	4.9
Female	23,173	22,460	3.2	17.0	16.3	5.2	5.1
<b>Age group</b>							
0 to 17	22,085	21,456	2.9	19.9	19.0	7.4	7.2
18 to 64	25,192	24,399	3.3	15.0	14.8	4.7	4.5
65 and over	18,401	17,653	4.2	16.6	14.1	2.0	1.7
<b>Household composition</b>							
1 adult aged 65 or over, no children	16,205	15,762	2.8	24.3	17.6	4.1	2.6
1 adult aged under 65, no children	25,769	24,931	3.4	29.6	29.3	12.5	11.9
2 adults, at least 1 aged 65 or over, no children	19,466	18,529	5.1	11.5	11.5	1.0	0.8
2 adults, both aged under 65, no children	30,001	28,931	3.7	15.0	14.8	3.4	2.9
3 or more adults, no children	26,862	26,053	3.1	10.2	10.0	3.5	3.8
1 adult with children	14,678	14,516	1.1	37.6	36.9	20.1	19.8
2 adults with 1 to 3 children	24,689	23,924	3.2	13.7	12.5	2.6	2.5
Other households with children	21,891	21,224	3.1	16.5	16.7	6.0	5.9
<b>Tenure status</b>							
Owner-occupied	25,485	24,568	3.7	11.4	11.0	2.5	2.4
Rented at the market rate	19,896	19,773	0.6	24.2	22.9	5.7	5.3
Rented at below the market rate or rent free	14,943	14,824	0.8	41.9	39.6	20.7	20.1
<b>Region</b>							
Border, Midland and Western	18,950	18,402	3.0	22.6	21.0	6.7	6.3
Southern and Eastern	25,336	24,521	3.3	14.3	13.9	4.6	4.5
<b>Urban/rural location</b>							
Urban areas	25,203	24,438	3.1	15.1	14.3	5.7	5.5
Rural areas	20,890	20,186	3.5	18.9	18.4	4.3	4.1
<b>Principal Economic Status (aged 16 years and over)</b>							
At work	28,504	27,577	3.4	6.7	6.6	1.3	1.2
Unemployed	15,882	15,668	1.4	38.7	36.4	17.5	16.6
Student	20,286	19,652	3.2	25.2	25.1	7.6	7.9
Home duties	18,369	17,783	3.3	25.3	23.6	6.6	6.2
Retired	19,944	19,023	4.8	17.6	16.5	2.1	2.2
Not at work due to illness or disability	15,065	14,811	1.7	37.0	34.5	15.8	14.1
<b>Number of persons at work</b>							
0	13,978	13,613	2.7	44.1	41.9	16.3	15.8
1	22,202	21,502	3.3	15.0	14.5	4.0	3.8
2	29,154	28,178	3.5	6.0	5.9	1.3	1.3
3 or more	27,452	26,632	3.1	3.6	3.6	0.0	0.0
<b>Highest education level attained (aged 16 years and over)</b>							
Primary or below	16,507	16,169	2.1	27.1	24.0	8.5	8.0
Lower secondary	19,766	19,207	2.9	20.9	20.7	6.1	5.8
Higher secondary	23,487	22,740	3.3	14.1	13.8	3.8	3.7
Post leaving certificate	23,943	23,183	3.3	10.4	10.9	2.4	2.2
Third level non degree	28,295	27,066	4.5	8.1	8.4	1.0	1.2
Third level degree or above	37,612	36,167	4.0	3.9	4.2	0.9	0.9
<b>Total</b>	<b>23,610</b>	<b>22,867</b>	<b>3.2</b>	<b>16.5</b>	<b>15.8</b>	<b>5.1</b>	<b>5.0</b>

Source: CSO

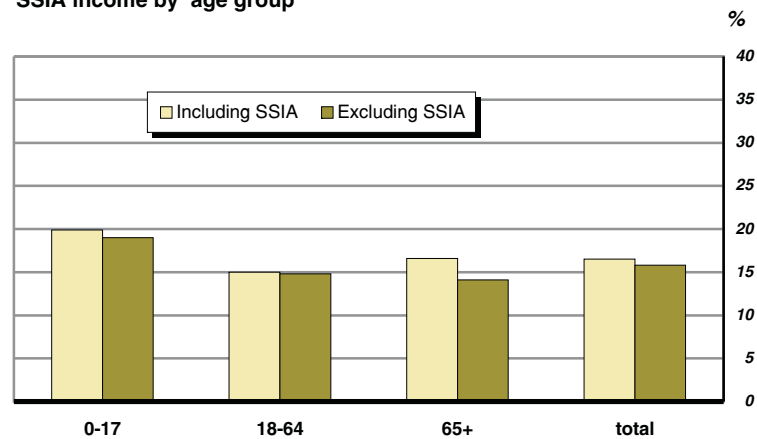


**Table 3.3 Key national indicators of poverty and social exclusion**

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

Source: CSO

**Percentage of persons at risk of poverty including and excluding SSIA income by age group**



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**Table 3.4 At risk of poverty rate (including social transfers, 60% threshold)**

%

	2006			2007		
	Male	Female	Total	Male	Female	Total
<b>Age</b>						
0 to 17	22.7	21.8	22.3	19.2	20.6	19.9
18 to 64	14.4	16.3	15.4	14.6	15.4	15.0
65 and over	13.6	13.7	13.6	15.4	17.6	16.6
<b>Household composition</b>						
One adult with no children	22.2	17.8	19.3	21.6	25.8	24.3
One adult under 65 with no children	31.4	30.2	31.0	30.7	27.2	29.6
Two adults at least one 65 or over with no children	10.8	10.7	10.8	11.6	11.5	11.5
Two adults both under 65 with no children	15.8	13.8	14.8	14.6	15.4	15.0
Three or more adults with no children	9.0	11.1	10.0	9.7	10.7	10.2
One adult with children	48.4	44.1	45.6	42.5	34.7	37.6
Two adults with one to three children	12.5	11.5	12.0	13.0	14.4	13.7
Other households with children	20.0	21.6	20.8	16.4	16.7	16.5
<b>Tenure status</b>						
Owner	12.4	12.2	12.3	11.3	11.5	11.4
Rented at the market rate	13.8	19.2	16.7	24.1	24.3	24.2
Rented at below the market rate or rent free	44.1	44.6	44.3	41.5	42.2	41.9
<b>Region</b>						
Border, Midland and Western	26.1	26.3	26.2	24.2	21.0	22.6
Southern and Eastern	13.2	14.2	13.7	12.9	15.6	14.3
<b>Urban/rural location</b>						
Urban areas	14.2	14.4	14.3	14.4	15.7	15.1
Rural areas	20.5	22.5	21.5	18.6	19.3	18.9
<b>Principal economic status (aged 16 and over)</b>						
At work	6.8	6.3	6.5	7.0	6.3	6.7
Unemployed	47.9	32.5	44.0	39.8	36.0	38.7
Student	29.9	29.2	29.5	26.1	24.2	25.2
Home duties	[11.6]	24.0	23.8	[26.44]	25.3	25.3
Retired	15.0	13.8	14.8	18.8	13.9	17.6
Ill/disabled	46.7	31.3	40.8	42.1	28.3	37.0
<b>Number of persons at work</b>						
0	45.4	44.1	44.7	44.8	43.5	44.1
1	16.8	17.9	17.3	15.1	15.0	15.0
2	6.3	4.6	5.4	5.5	6.6	6.0
3 or more	3.6	5.0	4.3	4.5	2.6	3.6
<b>Highest education level attained (aged 16 and over)</b>						
Primary or below	26.3	25.2	25.8	26.7	27.5	27.1
Lower secondary	19.1	21.7	20.4	19.6	22.3	20.9
Higher secondary	13.4	14.6	14.0	14.5	13.7	14.1
Post leaving certificate	8.9	14.2	11.7	6.9	13.1	10.4
Third level non degree	8.6	10.4	9.6	3.4	11.0	8.1
Third level degree or above	3.3	3.4	3.3	3.9	3.8	3.9
<b>Total</b>	<b>16.6</b>	<b>17.4</b>	<b>17.0</b>	<b>16.0</b>	<b>17.0</b>	<b>16.5</b>

Source: CSO

**Table 3.5 The number of deprivation indicators reported**

*% of individuals*

Number of deprivation indicators experienced	2005	2006	2007
0	75.3	74.8	75.6
1	9.8	11.4	12.6
2	5.1	4.7	4.0
3 or more	9.8	9.1	7.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: CSO

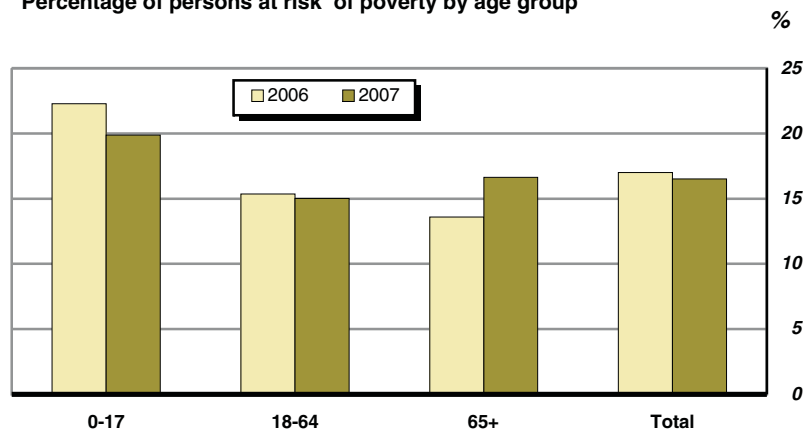
**Table 3.6 The number of deprivation indicators reported classified by persons at risk of poverty**

*% of individuals*

Number of deprivation indicators experienced	2005	2006	2007
0	47.9	44.0	49.8
1	14.2	17.8	19.1
2	10.6	11.1	8.3
3 or more	27.3	27.0	22.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: CSO

**Percentage of persons at risk of poverty by age group**



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**Table 3.7 Consistent poverty rates at 60% level**

*% of individuals*

	2006			2007		
	Male	Female	Total	Male	Female	Total
<b>Age group</b>						
0 to 17	10.8	9.8	10.3	6.5	8.4	7.4
18 to 64	5.1	6.2	5.6	4.8	4.6	4.7
65 and over	2.3	2.0	2.2	2.1	2.0	2.0
<b>Household composition</b>						
1 adult aged 65 or over, no children	4.8	2.7	3.4	5.3	3.4	4.1
1 adult aged under 65, no children	14.2	9.3	12.5	13.6	10.4	12.5
2 adults, at least 1 aged 65 or over, no children	1.7	1.8	1.7	1.0	0.9	1.0
2 adults, both aged under 65, no children	4.8	4.0	4.4	3.7	3.0	3.4
3 or more adults, no children	4.2	4.3	4.3	3.7	3.1	3.5
1 adult with children	37.2	32.0	33.9	23.4	18.3	20.1
2 adults with 1 to 3 children	4.0	3.6	3.8	1.9	3.3	2.6
Other households with children	5.9	6.0	5.9	5.8	6.2	6.0
<b>Tenure status</b>						
Owner-occupied	3.1	2.6	2.8	2.4	2.5	2.5
Rented at the market rate	5.4	7.0	6.3	7.4	4.3	5.7
Rented at below the market rate or rent free	27.6	28.3	28.0	20.6	20.8	20.7
<b>Region</b>						
Border, Midland and Western	9.1	9.3	9.2	7.3	6.1	6.7
Southern and Eastern	5.4	5.6	5.5	4.2	4.9	4.6
<b>Urban/rural location</b>						
Urban areas	6.7	6.6	6.6	5.9	5.4	5.7
Rural areas	5.9	6.6	6.2	3.6	4.9	4.3
<b>Principal Economic Status (aged 16 years and over)</b>						
At work	1.3	1.8	1.5	1.4	1.1	1.3
Unemployed	22.3	21.3	22.0	19.9	11.6	17.5
Student	11.2	10.4	10.8	8.0	7.1	7.6
Home duties	[1.3]	8.4	8.3	[2.1]	6.7	6.6
Retired	3.3	2.6	3.2	2.3	1.6	2.1
Not at work due to illness or disability	20.5	13.8	17.9	16.7	14.2	15.8
<b>Number of persons at work</b>						
0	22.2	20.3	21.2	17.1	15.7	16.3
1	5.6	6.1	5.9	4.3	3.8	4.0
2	1.1	0.7	0.9	1.1	1.5	1.3
3 or more	0.0	0.0	0.0	0.0	0.0	0.0
<b>Highest education level attained (aged 16 years and over)</b>						
Primary or below	10.8	9.6	10.2	8.1	9.0	8.5
Lower secondary	6.7	7.8	7.2	6.0	6.2	6.1
Higher secondary	3.2	5.6	4.4	4.6	3.0	3.8
Post leaving certificate	4.5	3.6	4.0	1.9	2.8	2.4
Third level non degree	1.4	2.8	2.3	0.0	1.6	1.0
Third level degree or above	0.8	0.7	0.7	0.8	1.1	0.9
<b>Total</b>	<b>6.4</b>	<b>6.6</b>	<b>6.5</b>	<b>5.0</b>	<b>5.2</b>	<b>5.1</b>

Source: CSO

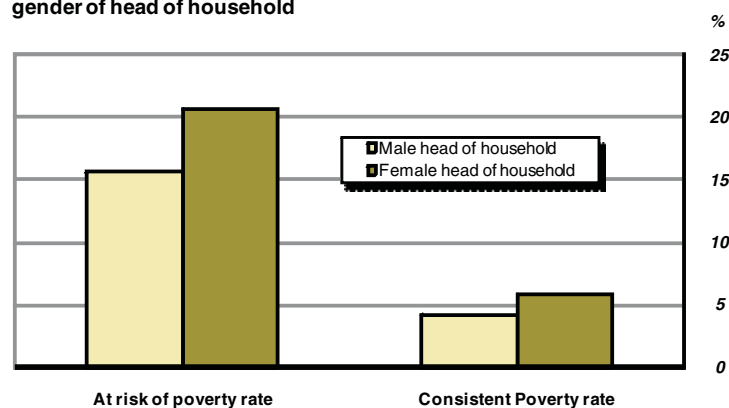
**Table 3.8 Profile of the population at risk of poverty and in consistent poverty by demographic characteristics of the head of household**

% of households

	2005			2006			2007		
	Popu- lation	At risk of poverty	In consistent poverty	Popu- lation	At risk of poverty	In consistent poverty	Popu- lation	At risk of poverty	In consistent poverty
<b>Sex</b>									
Male	63.1	59.0	47.4	62.7	52.5	39.2	61.9	53.2	50.3
Female	37.0	41.1	52.6	37.3	47.5	60.9	38.1	46.8	49.7
<b>Age</b>									
18 to 64	85.6	85.8	94.0	85.5	89.3	95.4	85.9	86.4	94.8
65 and over	14.4	14.2	6.0	14.5	10.7	4.6	14.1	13.6	5.2
<b>Principal economic status</b>									
At work	61.4	31.1	23.1	62.5	29.5	21.2	63.7	31.3	25.2
Unemployed	4.3	13.1	18.5	4.1	14.7	19.2	4.3	12.3	12.5
Student	1.7	4.8	4.8	1.5	4.6	3.4	1.8	5.1	7.5
Home duties	16.1	25.4	33.8	16.6	30.7	38.4	15.1	28.7	32.6
Retired	10.7	11.4	3.6	10.4	8.5	4.1	10.4	10.9	3.4
Not at work due to illness or disability	5.1	12.6	14.1	4.4	11.5	12.4	4.3	11.2	18.3
Other	0.7	1.7	2.2	0.6	0.7	1.4	0.4	0.4	0.6
<b>Highest education level attained</b>									
Primary or below	28.1	44.9	46.0	25.5	40.5	43.4	24.6	38.9	42.4
Lower secondary	20.5	25.2	28.3	20.7	24.6	25.2	20.9	27.4	29.6
Higher secondary	18.6	15.9	9.3	19.1	16.1	14.8	19.5	17.3	17.0
Post leaving certificate	8.8	5.0	5.4	9.0	4.5	4.9	8.3	4.9	4.3
Third level non degree	8.1	3.6	4.6	8.4	7.1	3.8	9.2	5.9	1.8
Third level degree or above	15.2	4.1	4.1	15.9	4.2	4.7	16.1	4.1	3.1
Other	0.7	1.4	2.2	1.4	3.1	3.0	1.5	1.6	1.8
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: CSO

**Percentage of persons at risk of poverty and in consistent poverty by gender of head of household**



## Social Inclusion

**Table 3.9 Average income measures**

€

	SILC 2006		SILC 2007	
	Annual	Weekly	Annual	Weekly
<b>National income definition, national equivalence scale</b>				
Total gross household income	55,075	1,055.48	59,820	1,146.42
Total disposable household income	43,646	836.44	47,988	919.66
Equivalised total disposable household income	21,229	406.84	23,610	452.47
Equivalised total disposable household income including old-age and survivors' benefits but excluding all other social transfers	18,353	351.73	20,113	385.46
Equivalised total disposable household income excluding all social transfers	16,338	313.12	17,897	342.99

Source: CSO

**Table 3.10 At risk of poverty thresholds**

€

	SILC 2006		SILC 2007	
	Annual	Weekly	Annual	Weekly
<b>National income definition, alternative national scale</b>				
At risk of poverty				
40% of median income	7,044	134.99	7,927	151.91
50% of median income	8,805	168.74	9,908	189.88
60% of median income	10,566	202.49	11,890	227.86
70% of median income	12,327	236.24	13,871	265.84
Illustrative values (60% level)				
1 adult, no children	10,566	202.49	11,890	227.86
2 adults, 2 children	24,513	469.77	27,584	528.64

Source: CSO

**Percentage of persons in consistent poverty by Principal Economic Status**

