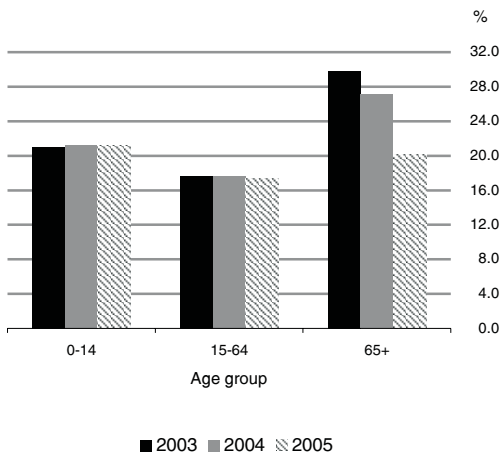




EU Survey on Income and Living Conditions (EU-SILC) 2005

Percentage of persons at-risk-of-poverty classified by age group, EU SILC 2004 and 2005



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	EU-SILC 2004	EU-SILC 2005	% Change
Percentage of persons			
at risk of poverty (60% threshold)	19.4	18.5	-
in consistent poverty	6.8	7.0	-
Average income per week			
gross household income (per household)	€945.20	€978.88	3.6
disposable household income (per household)	€740.35	€776.10	4.8
equivalised disposable income (per individual)	€359.78	€378.84	5.3
Poverty threshold			
60% of median equivalised income (per individual)	€185.51	€192.74	3.9

Substantial drop in risk of poverty rate for elderly

In 2005 just over 20% of those aged 65 and over were at risk of poverty, representing a significant decline on the 27% recorded one year previously. Over the same period the rates for persons under 65 remained relatively unchanged. At an overall level 18.5% of the population were at risk of poverty, compared with 19.4% in 2004. *See tables 1, 3 & graph opposite.*

The percentage of the population living in households that experienced some element of enforced deprivation, according to the eight basic deprivation indicators used in the survey, increased from 18.3% in 2004 to 19.2% in 2005. Those living in lone parent households had the highest deprivation levels in 2005, as in 2004, with almost 60% reporting deprivation in respect of at least one of the eight deprivation indicators. *See table 6a & background notes.*

When the risk of poverty is combined with enforced deprivation the results show that the levels of 'consistent poverty' remained relatively unchanged over the period, with rates of 6.8% and 7.0% in 2004 and 2005 respectively. *See table 7 & background notes.*

The average gross household income in 2005 was just over €51,000 per annum or €978.88 per week, an increase of 3.6% on 2004. The average net disposable income was €776.11 per week, an increase of 4.8%. After adjusting for household size and composition, the average equivalised disposable income across all individuals increased by 5.3% from just under €360 to almost €380 per week. *See annex.*

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The at risk of poverty threshold, set at 60% of median equivalised income, was just over €10,000 per annum or almost €193 per week in 2005, an increase of 3.9% from 2004. In practice this means that persons living alone with a net disposable income of less than €193 per week were considered to be at risk of poverty, while the threshold for households consisting of two adults and two children was €447.15. *See annex.*

Social transfers reduce poverty rate by more than half

If no account was taken of social transfers (such as unemployment benefits, child benefit and pensions) the risk of poverty would have been much higher at around 40% in both 2004 and 2005. The impact of their inclusion was to more than halve the risk in both years through a reduction of almost 22 percentage points in 2005 and 20.4 percentage points in 2004. *See table 3.*

Social transfers play a particularly important role in reducing the risk of poverty for those aged 65 and over. The inclusion of pensions and survivors' benefits reduced their risk of poverty from over 88% to just under 40% in 2005, while the inclusion of other social transfers brought the rate down by a further 20 percentage points to 20.1%. *See table 3 & graph opposite.*

The impact of social transfers on those under the age of 65 was less pronounced. The at risk of poverty rate for children was reduced by 19 percentage points from 40% to 21.2%, while for persons aged 15-64 the rate fell by almost 15 percentage points from 32.3% to 17.4%. *See table 3.*

No significant difference between male and female risk of poverty rates

While females were found to have a higher risk of poverty than males in 2004, there was little or no observable difference in 2005. The rate for females dropped by 2.3 percentage points to 18.5% while the rate for males remained relatively unchanged over the year at 18.4%. The most significant decrease for females was among the elderly, where the poverty risk dropped from 28.2% in 2004 to 19.9% in 2005. *See table 3.*

While the risk of poverty for males remained relatively static over the year there were some changes within the various age groups. The at risk of poverty rate for males aged 65 and over fell from 25.8% in 2004 to 20.3% in 2005. The rate for those aged 15-64 showed a slight increase from 16.4% to 17.0% with a more significant increase evident for those aged under 15 where the risk of poverty increased from 19.5% to 22.1%. *See table 3.*

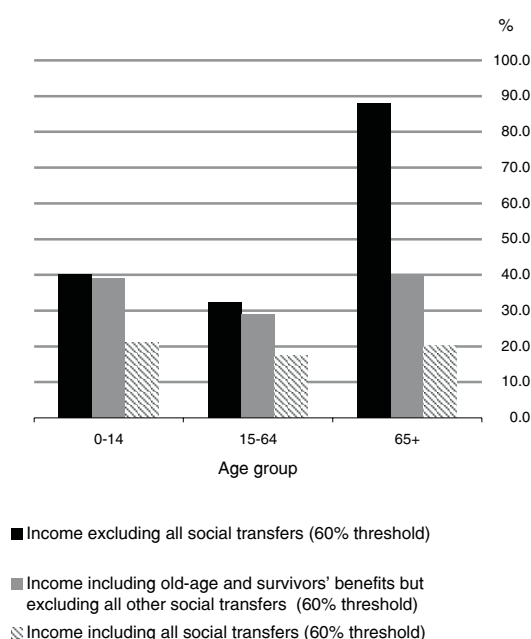
Significant decrease in poverty rates for lone parent households

The at risk of poverty rate for persons living in lone parent households declined from 48.3% in 2004 to 40.7% in 2005. However, they were still a particularly high-risk group. Decreases in the risk of poverty rate were also evident among the '1 adult, no children' households, a grouping predominantly composed of the elderly, where risk of poverty decreased from 35.7% in 2004 to 28.8% in 2005. *See table 4.*

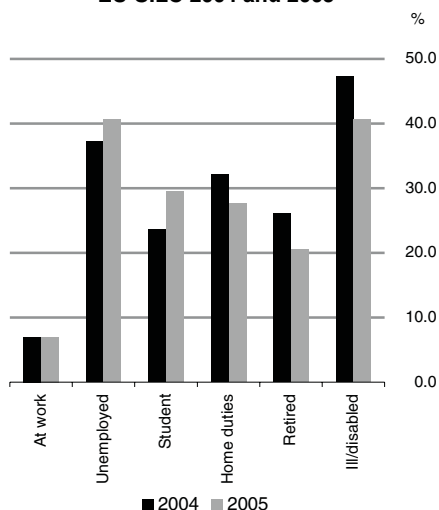
Other high-risk groups were the unemployed and the ill or disabled. Though the at risk of poverty rates for the ill or disabled have decreased consistently over the past 2 years, from 51.7% in 2003 to 40.6% in 2005, the unemployed have only shown a very slight reduction from 41.5% to 40.6%. *See table 4 & graph opposite.*

In 2005, almost 30% of adults who had no more than a primary level education were at risk of poverty. The risk was halved to 14.8% for persons with a higher secondary education, while just under 4% of persons with a third level degree or above were considered to be at risk. *See table 4.*

At-risk-of-poverty-rates (60% threshold) classified by age group, EU SILC 2005



Percentage of persons at-risk-of-poverty classified by Principal Economic Status, EU-SILC 2004 and 2005



Non-Irish nationals had a much higher risk of poverty than Irish nationals. In 2005 almost 27% of non-Irish nationals were at risk of poverty, compared with 18% for Irish nationals. *See table 4.*

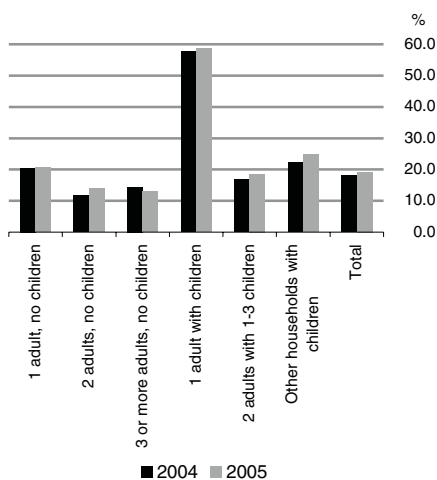
Debt problems high among households with children

In 2005, one in ten persons were in households that reported ‘experiencing debt problems arising from ordinary living expenses’. This has been consistently the most common type of deprivation reported since 2003 and is particularly prevalent among households with children. In 2005, almost 40% of persons in lone parent households reported having debt problems, along with 15.3% of persons in ‘other households with children’ and 10.2% of households with ‘2 adults and 1-3 children’. Among households without children, the proportions ranged from 4.5% for 2 adult households to 6.3% for households with 3 or more adults. *See table 5a.*

Almost 7% of persons were in households that reported being ‘unable to afford new (rather than second-hand) clothes’ and 6.5% went ‘without heating at some stage in the past year’ due to lack of money. *See table 5a.*

Almost 20% of all persons reported experiencing difficulties in respect of at least one of the eight basic deprivation indicators in 2005. Persons living in lone parent households were most likely to experience more than one form of deprivation with almost 40% reporting difficulties in respect of two or more of the indicators. This compares with less than 5% for persons living in households with ‘3 or more adults and no children’. In general, deprivation levels were higher among households with children compared to those without children. *See table 6a & graph opposite.*

Percentage of persons that experienced deprivation classified by household composition, EU-SILC 2004 and 2005



Consistent poverty higher among females than males

In 2005, 7.5% of females were in consistent poverty, compared to 6.4% of males. A similar gender differential was evident in 2004, with rates of 7.4% and 6.2% respectively. In terms of age, children aged 0-14 had a much higher consistent poverty rate than persons aged 15-64 (10.2% compared with 6.5%) in 2005, while the consistent poverty rate for the elderly was significantly lower than both at 3.7%. *See table 7.*

Members of lone parent households were again the most significantly at risk group, with over 27% in consistent poverty. Over 21% of persons living in rented or rent-free accommodation were in consistent poverty, as were almost 22% of the unemployed. Other high-risk groups were the ill or disabled (17.4%), non-Irish nationals (13.1%), children under 16 years of age (10.6%) and adults with no more than primary level education (10.1%). *See table 7.*

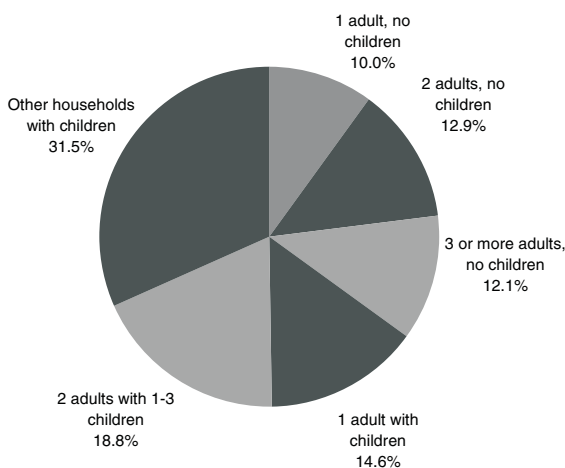
Over one third of persons in consistent poverty are children

While children under 16 years of age account for just 22.5% of the overall population they represent almost 27% of those at risk of poverty and a significantly higher 34.3% of persons in consistent poverty. In contrast, persons aged 65 and over accounted for over 11% of the population but less than 6% of those in consistent poverty. *See table 8.*

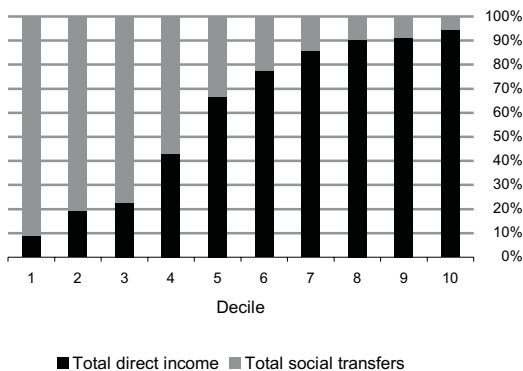
Over half of persons at risk of poverty and almost two-thirds of persons in consistent poverty lived in households with children. Members of lone parent households made up almost 15% of persons in consistent poverty, despite representing less than 4% of the population. *See table 8 & graph opposite.*

Persons living in rented or rent free accommodation made up over 43% of persons at risk of poverty and over two-thirds of persons in consistent poverty, while representing less than 22% of the overall population. Over half of persons at risk of poverty and nearly two-thirds of persons in consistent poverty lived in urban areas. *See table 8.*

Composition of population in consistent poverty classified by household composition, EU SILC 2005



Composition of gross household income classified by income decile, EU SILC 2005



Social transfers account for almost 20% of gross household income

The proportion of gross household income received from social transfers increased from 18.7% in 2004 to 19.5% in 2005. Social transfers represented over 91% of gross income in the lowest decile and almost 81% of the second lowest decile in 2005. In contrast, just 5.5% of income in the top decile was generated from social transfers. *See table 13 & graph opposite.*

Households in the lower deciles tended to be composed of persons not economically active, while persons at work were more prevalent in the upper deciles. Almost 80% of persons living in households in the lowest decile were either not economically active or unemployed, compared with just 17% in the top decile and just over one-third overall. *See table 13.*

Top income group had almost five times more income than the bottom

In 2005 the income quintile share ratio shows that persons in the top income quintile had almost 5 times the equivalised income of those in the bottom income quintile, indicating no significant change over the past 3 years. Another measure of inequality, the Gini coefficient, increased slightly over the period from 31.1% in 2003 and 31.8% in 2004 to 32.4% in 2005. There was also a slight increase in the 'relative at risk of poverty gap' between 2004 and 2005 (19.8% in 2004 compared with 20.8% in 2005). *See table 1.*

Just under 22% of average gross income in the lowest equivalised income decile and less than 30% in the second lowest decile was generated from direct income. The average net disposable equivalised income in the lowest income decile was almost €127, while it increased to almost €180 in the second decile. This compared with an average income of just over €960 in the top decile and approximately €380 overall. *See table 14a.*

Over half the elderly had incomes close to the poverty threshold

Over half of all persons aged 65 and over were in the second and third deciles, indicating that their income, mainly from pensions and survivors' benefits, was close to the poverty threshold. A further 7.5% were in the bottom decile with the result that close to 60% were in the bottom three deciles compared with 30% for the population overall. *See table 14c.*

Almost 60% of members of lone parent households were also in the bottom three deciles but their income situation was more severe in that the majority, representing almost a third of all persons in such households, were in the bottom decile. In contrast, just under 6% of persons living in households with '2 adults with 1-3 children' were in the lowest income decile and just over 20% were in the bottom three deciles. *See table 14c.*

Just over 12% of the lowest equivalised income decile were members of lone parent households, compared with 3.8% in the State. A high proportion of persons in the lowest income decile were living in 'other households with children' (29.8%) or households with '3 or more adults, no children' (18.5%). The second income decile contained a greater proportion of members of '1 adult, no children' households (20.5%) which was linked to the high occurrence of elderly also in this decile. Just over 27% of persons in the second decile were aged 65 or over, compared with 11.2% of the overall population. Persons in the two lowest deciles, accounting for 20% of the population, approximate quite closely those at risk of poverty at the 60% level. *See table 14b.*

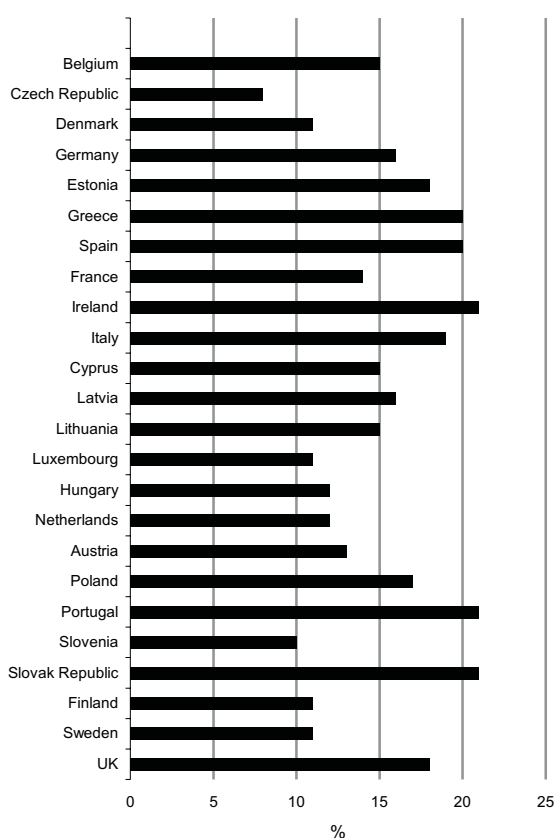
Almost a quarter of persons with a chronic illness at risk of poverty

In 2005, almost one in four of those with a chronic illness or disability were at risk of poverty, representing a decrease from the 2004 figure of just over 30%. Those with a chronic illness had a significantly higher risk of poverty than those without a chronic illness (15.3%), and they were almost twice as likely to be in consistent poverty (9.5% compared with 4.8%). *See table 11.*

It is estimated from the survey that in 2005 almost 32% of the population were covered by a medical card. The average equivalised income among those covered was almost €12,000 per annum, compared to over €23,000 for those without a medical card. Almost 41% of persons with a medical card were at risk of poverty compared with just over 44% in 2004. There was virtually no change in consistent poverty for those with a medical card between 2004 (18.1%) and 2005 (18.2%). *See table 11.*

An estimated 48% of the population surveyed were covered by private medical insurance in 2005. The average equivalised income for this group was €25,549 per annum, compared with €14,523 for those without cover. The at risk of poverty rate for those without private health insurance was much higher than for those with insurance (28.8% compared with 7.1%). They also had a substantially higher consistent poverty rate (12.6% compared with 0.7%). Almost 25% of the population were not covered by either private medical insurance or a medical card. These persons had a lower than average at risk of poverty rate (12.1%) and consistent poverty rate (3.6%), while their average equivalised income was €18,119. *See table 11.*

EU25 at-risk-of-poverty rate (60% threshold) including all social transfers, 2004¹



¹ Data for Malta is currently not available

Smokers at higher risk of poverty

The survey estimated that almost one in four of the population aged 16 and over smoked in 2005. Smokers had an average equivalised income of €17,937, almost €3,000 less than their non-smoking counterparts. The at risk of poverty rate for smokers was 21.4%, compared to 16.1% for non-smokers, and they were over 2.5 times more likely to be in consistent poverty than non-smokers (10.9% compared to 4.2%). Smoking was most common among members of lone parent households (53.9%), the unemployed (48.6%) and the ill or disabled (37.6%). *See tables 11 & 12.*

Irish at risk of poverty rate one of the highest in the EU

Using the internationally comparable EU definition of income, the at risk of poverty rate in Ireland in 2005 was 19.7% compared with 20.9% in 2004. The latter was one of the highest rates in the EU, matched only by Portugal and the Slovak Republic and was significantly higher than the EU-25 at risk of poverty rate of 16%. When all social transfers were excluded, the at risk of poverty rate in Ireland was 39% in 2004, the 7th lowest of the 25 EU countries. However, the inclusion of social transfers only reduced the Irish risk by 18 percentage points, compared with an average 25 percentage points across the EU as a whole. *See tables 2, 10, graph opposite and background notes.*

Tables

Table 1 Key national indicators of poverty and social exclusion¹

	%		
	2003	2004	2005
National/NAPS Indicators using alternative national scale			
At-risk-of-poverty rate			
Equivalised total disposable income:			
Including all social transfers (60% threshold)	19.7	19.4	18.5
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	30.6	32.7	32.1
Excluding all social transfers (60% threshold)	37.2	39.8	40.1
Including all social transfers (40% threshold)	5.8	4.4	4.7
Including all social transfers (50% threshold)	11.6	11.1	10.8
Including all social transfers (70% threshold)	27.7	28.7	28.2
Relative at-risk-of-poverty gap	21.5	19.8	20.8
Gini coefficient	31.1	31.8	32.4
Income distribution (income quintile share ratio)	5.0	5.0	4.9
Percentage of persons in 'consistent poverty' using median income threshold			
Less than 50% of threshold	5.3	3.9	4.5
Less than 60% of threshold	8.8	6.8	7.0
Less than 70% of threshold	11.1	9.6	10.3
Percentage of households in 'consistent poverty' using mean income threshold			
Less than 40% of threshold	4.1	3.1	3.3
Less than 50% of threshold	7.9	6.7	6.7
Less than 60% of threshold	11.5	10.0	10.1

¹ See background notes.

Table 2 Key indicators of poverty and social exclusion (EU definition of Income and modified OECD scale)

	%		
	2003	2004	2005
EU (Laeken Indicators) using modified OECD scale			
At-risk-of-poverty rate			
Equivalised total disposable income:			
Including all social transfers (60% threshold)	20.1	20.9	19.7
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	31.3	32.9	32.3
Excluding all social transfers (60% threshold)	37.0	39.1	39.6
Including all social transfers (40% threshold)	5.8	4.8	4.6
Including all social transfers (50% threshold)	12.3	11.4	11.2
Including all social transfers (70% threshold)	27.0	29.0	28.1
Relative at-risk-of-poverty gap	22.4	19.6	20.3
Gini coefficient	30.8	31.6	32.0
Income distribution (income quintile share ratio)	5.0	5.0	5.0

Table 3 Indicators of poverty and social exclusion classified by age and gender

%

	Age group							
	2004				2005			
	0-14	15-64	65+	Total	0-14	15-64	65+	Total
Males								
At-risk-of-poverty rate								
Equivalised total disposable income:								
Including all social transfers (60% threshold)	19.5	16.4	25.8	18.0	22.1	17.0	20.3	18.4
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	36.2	27.5	39.2	30.5	38.6	26.9	35.0	30.2
Excluding all social transfers (60% threshold)	36.5	30.8	85.7	37.4	39.8	30.1	87.4	37.8
Including all social transfers (40% threshold)	5.4	3.8	3.8	4.1	4.7	4.7	3.7	4.6
Including all social transfers (50% threshold)	12.5	9.8	8.5	10.3	13.9	10.0	7.8	10.6
Including all social transfers (70% threshold)	27.9	22.8	47.7	26.4	29.5	23.3	44.6	26.7
Gini coefficient	32.6	31.6	26.7	31.9	33.3	33.0	26.5	33.0
Females								
At-risk-of-poverty rate								
Equivalised total disposable income:								
Including all social transfers (60% threshold)	23.1	18.8	28.2	20.8	20.1	17.8	19.9	18.5
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	38.7	30.6	51.6	34.9	39.2	30.7	43.5	34.0
Excluding all social transfers (60% threshold)	39.4	34.4	88.7	42.2	40.2	34.5	88.6	42.4
Including all social transfers (40% threshold)	5.4	4.9	*	4.6	4.7	5.1	3.1	4.8
Including all social transfers (50% threshold)	14.4	11.9	8	11.9	12.6	11.2	6.8	11.0
Including all social transfers (70% threshold)	32.1	25.6	57.7	30.9	30.1	25.4	52.2	29.7
Gini coefficient	29.9	31.9	24.5	31.6	31.0	32.1	24.2	31.8
Total								
At-risk-of-poverty rate								
Equivalised total disposable income:								
Including all social transfers (60% threshold)	21.2	17.6	27.1	19.4	21.2	17.4	20.1	18.5
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	37.4	29.1	46.2	32.7	38.9	28.8	39.8	32.1
Excluding all social transfers (60% threshold)	37.9	32.6	87.4	39.8	40.0	32.3	88.1	40.1
Including all social transfers (40% threshold)	5.4	4.3	2.9	4.4	4.7	4.9	3.4	4.7
Including all social transfers (50% threshold)	13.4	10.9	8.2	11.1	13.3	10.6	7.2	10.8
Including all social transfers (70% threshold)	29.9	24.2	53.3	28.7	29.8	24.3	48.9	28.2
Gini coefficient	31.3	31.7	25.6	31.8	32.1	32.5	25.3	32.4

* Sample occurrence too small for estimation.

Table 4 At-risk-of-poverty rate (after social transfers, 60% threshold)

%

	2004			2005		
	Male	Female	Total	Male	Female	Total
Total	18.0	20.8	19.4	18.4	18.5	18.5
Age group						
0-14	19.5	23.1	21.2	22.1	20.1	21.2
15-64	16.4	18.8	17.6	17.0	17.8	17.4
65+	25.8	28.2	27.1	20.3	19.9	20.1
Household composition						
1 adult, no children	36.7	34.9	35.7	30.8	26.8	28.8
2 adults, no children	20.9	21.9	21.4	17.1	16.2	16.6
3 or more adults, no children	11.2	14.4	12.7	13.8	13.8	13.8
1 adult with children	46.8	49.1	48.3	46.8	37.7	40.7
2 adults with 1-3 children	12.0	13.1	12.5	12.6	13.1	12.8
Other households with children	22.1	24.1	23.1	24.8	24.7	24.7
Tenure status						
Owner	14.9	17.1	16.0	13.8	13.0	13.4
Rented or rent free	33.2	36.3	34.8	36.4	36.7	36.6
Region						
Border, Midland and Western	24.4	27.8	26.0	26.2	27.0	26.6
Southern and Eastern	15.8	18.5	17.2	15.5	15.4	15.5
Urban/rural location						
Urban areas	15.0	18.1	16.6	15.9	16.2	16.0
Rural areas	22.8	25.5	24.1	22.4	22.6	22.5
Principal Economic Status (aged 16 and over)						
At work	7.5	6.4	7.0	7.1	6.9	7.0
Unemployed	41.0	25.9	37.2	45.5	27.4	40.6
Student	19.7	27.8	23.6	29.6	29.3	29.5
Home duties	*	31.8	32.1	*	27.6	27.6
Retired	27.9	20.1	26.1	21.8	15.9	20.5
Ill/disabled	52.9	38.2	47.3	47.9	27.5	40.6
Other	*	53.5	52.3	*	*	35.7
Children under 16 years of age	20.6	23.2	21.9	22.8	21.2	22.0
Highest education level attained (aged 16 and over)						
Primary or below	33.5	35.4	34.4	29.8	29.8	29.8
Lower secondary	16.8	24.8	20.8	18.5	24.0	21.2
Higher secondary	11.5	16.0	13.9	15.0	14.7	14.8
Post leaving cert	12.3	12.8	12.6	8.3	13.7	11.1
Third level non degree	7.6	8.1	7.9	9.1	8.6	8.8
Third level degree or above	4.6	4.5	4.6	4.2	3.7	3.9
Other	*	*	*	*	*	*
Children under 16 years of age	20.6	23.2	21.9	22.8	21.2	22.0
Nationality¹						
Irish nationals	17.7	20.2	19.0	18.0	18.1	18.0
Non-Irish nationals	26.3	31.5	29.2	27.7	26.2	26.9

* Sample occurrence too small for estimation.

¹ See background notes.

Table 5a Percentage of persons reporting deprivation classified by household composition

Deprivation Indicators							%
	1 adult, no children	2 adults, no children	3 or more adults, no children	1 adult, with children	2 adults, with 1-3 children	Other households with children	Total
2004							
No substantial meal on at least one day in the past two weeks	5.8	3.4	3.0	17.6	4.9	7.5	5.2
Without heating at some stage in the past year	8.0	3.4	2.7	22.9	3.8	8.1	5.4
Experienced debt problems arising from ordinary living expenses	5.0	3.2	5.1	36.6	9.5	13.0	8.7
Unable to afford two pairs of strong shoes	4.4	2.2	2.9	13.1	2.8	5.5	3.8
Unable to afford a roast once a week	7.7	2.6	3.2	23.9	3.2	4.4	4.5
Unable to afford a meal with meat, chicken or fish every second day	4.6	2.1	2.7	16.4	2.8	4.7	3.7
Unable to afford new (not second-hand) clothes	7.4	3.1	4.9	19.0	5.5	6.5	5.8
Unable to afford a warm waterproof coat	2.2	1.1	3.0	7.7	1.8	4.2	2.7
2005							
No substantial meal on at least one day in the past two weeks	6.5	3.4	4.0	19.3	4.6	5.0	5.0
Without heating at some stage in the past year	7.6	4.3	2.6	30.6	7.2	7.3	6.5
Experienced debt problems arising from ordinary living expenses	5.3	4.5	6.3	39.7	10.2	15.3	10.0
Unable to afford two pairs of strong shoes	3.3	2.6	1.0	11.9	2.8	5.7	3.3
Unable to afford a roast once a week	5.5	3.0	2.2	20.1	5.1	3.1	4.2
Unable to afford a meal with meat, chicken or fish every second day	4.6	1.6	1.5	11.8	2.8	3.8	2.9
Unable to afford new (not second-hand) clothes	7.6	4.9	3.3	23.5	7.3	8.6	6.8
Unable to afford a warm waterproof coat	1.9	1.6	1.6	13.4	2.3	4.5	2.8

Table 5b Percentage of persons at-risk-of-poverty and reporting deprivation classified by household composition

Deprivation Indicators							%
	1 adult, no children	2 adults, no children	3 or more adults, no children	1 adult, with children	2 adults, with 1-3 children	Other households with children	Total
2004							
No substantial meal on at least one day in the past two weeks	2.5	*	*	10.1	1.3	4.0	2.1
Without heating at some stage in the past year	3.5	3.4	*	14.4	1.2	4.7	2.5
Experienced debt problems arising from ordinary living expenses	2.0	*	1.0	20.0	3.0	6.5	3.4
Unable to afford two pairs of strong shoes	2.6	2.2	2.9	9.1	1.4	2.5	1.8
Unable to afford a roast once a week	4.7	1.5	1.1	11.9	1.6	2.1	2.2
Unable to afford a meal with meat, chicken or fish every second day	3.0	2.1	*	8.8	1.8	2.2	1.9
Unable to afford new (not second-hand) clothes	3.6	1.7	2.0	11.6	2.6	2.9	2.8
Unable to afford a warm waterproof coat	*	*	*	5.2	1.2	1.5	1.3
2005							
No substantial meal on at least one day in the past two weeks	2.8	0.9	0.9	12.5	1.8	2.4	2.0
Without heating at some stage in the past year	3.5	1.8	1.1	18.3	2.9	5.3	3.3
Experienced debt problems arising from ordinary living expenses	2.1	1.9	1.8	17.9	2.8	5.3	3.4
Unable to afford two pairs of strong shoes	1.8	1.4	0.5	6.2	1.0	3.8	1.8
Unable to afford a roast once a week	2.8	1.7	0.8	10.2	1.9	2.2	2.0
Unable to afford a meal with meat, chicken or fish every second day	2.8	0.9	0.8	7.7	1.2	2.7	1.7
Unable to afford new (not second-hand) clothes	4.0	2.4	0.9	14.0	2.4	4.3	3.0
Unable to afford a warm waterproof coat	0.9	0.8	0.6	7.3	0.9	2.5	1.4

* Sample occurrence too small for estimation.

Table 6a Percentage of persons classified by the number of deprivation indicators reported and household composition

	1 adult, no children	2 adults, no children	3 or more adults, no children	1 adult, with children	2 adults, with 1-3 children	Other households with children	Total
%							
Number of deprivation indicators experienced							
2004							
0	79.6	88.2	85.6	42.1	83.0	77.9	81.7
1	10.5	7.2	9.6	22.6	9.9	10.3	9.9
2	3.4	2.2	1.9	11.1	2.6	3.3	2.9
3+	6.5	2.3	2.9	24.1	4.4	8.6	5.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2005							
0	79.5	86.2	87.0	41.3	81.5	75.2	80.8
1	11.0	8.4	8.3	19.0	9.0	14.0	10.2
2	3.7	2.6	2.7	11.9	3.3	2.7	3.3
3+	5.8	2.9	2.0	27.8	6.3	8.1	5.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6b Percentage of persons at-risk-of-poverty classified by the number of deprivation indicators reported and household composition

	1 adult, no children	2 adults, no children	3 or more adults, no children	1 adult, with children	2 adults, with 1-3 children	Other households with children	Total
%							
Number of deprivation indicators experienced							
2004							
0	72.2	78.1	72.7	35.6	62.6	58.3	65.0
1	12.6	12.0	14.9	18.6	11.7	13.8	13.6
2	5.3	*	*	18.5	7.8	8.3	7.3
3+	9.9	*	*	27.3	17.9	19.5	14.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2005							
0	68.3	70.0	75.9	33.2	58.6	57.1	62.4
1	14.2	14.8	11.9	18.0	9.8	14.6	13.5
2	6.2	4.8	6.8	11.4	15.5	7.2	8.4
3+	11.3	10.4	5.4	37.4	16.0	21.1	15.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Sample occurrence too small for estimation.

Table 7 Percentage of persons in 'consistent poverty' at 60% level using basic life-style deprivation indicators

%

	2004			2005		
	Male	Female	Total	Male	Female	Total
Total	6.2	7.4	6.8	6.4	7.5	7.0
Age group						
0-14	8.2	11.0	9.5	10.0	10.5	10.2
15-64	5.9	7.1	6.5	5.8	7.3	6.5
65+	3.8	3.0	3.3	3.6	3.8	3.7
Household composition						
1 adult, no children	13.5	7.0	9.9	11.5	6.8	9.1
2 adults, no children	4.3	5.1	4.7	4.6	5.4	5.0
3 or more adults, no children	3.0	4.0	3.5	3.1	3.6	3.3
1 adult with children	29.1	32.1	31.1	32.1	24.7	27.2
2 adults with 1-3 children	4.1	5.2	4.7	5.1	5.5	5.3
Other households with children	9.2	10.0	9.6	9.0	12.2	10.6
Tenure status						
Owner	3.6	3.8	3.7	2.9	2.9	2.9
Rented or rent free	18.7	22.5	20.7	20.1	22.5	21.4
Region						
Border, Midland and Western	8.2	8.9	8.6	9.1	11.0	10.0
Southern and Eastern	5.5	6.9	6.2	5.4	6.2	5.8
Urban/rural location						
Urban areas	6.9	8.3	7.6	6.7	7.7	7.2
Rural areas	5.1	5.9	5.5	6.1	7.1	6.6
Principal Economic Status (aged 16 and over)						
At work	1.6	1.9	1.8	1.1	2.4	1.7
Unemployed	21.9	*	19.2	25.4	11.5	21.6
Student	7.3	10.2	8.7	8.3	14.2	11.2
Home duties	*	9.4	9.6	*	9.2	9.4
Retired	4.2	*	3.7	3.6	2.4	3.3
Ill/disabled	20.6	23.4	21.7	20.6	11.6	17.4
Other	*	*	*	*	*	15.2
Children under 16 years of age	9.0	10.8	9.9	10.2	11.1	10.6
Highest education level attained (aged 16 and over)						
Primary or below	10.4	11.0	10.7	9.9	10.2	10.1
Lower secondary	5.8	8.0	6.8	5.8	10.9	8.2
Higher secondary	3.1	5.6	4.4	3.0	4.5	3.8
Post leaving cert	1.6	3.4	2.6	3.1	4.4	3.8
Third level non degree	3.4	1.1	2.2	3.1	3.1	3.1
Third level degree or above	1.9	1.6	1.8	1.8	1.1	1.5
Other	*	*	*	*	*	*
Children under 16 years of age	9.0	10.8	9.9	10.2	11.1	10.6
Nationality¹						
Irish nationals	5.9	6.9	6.4	6.2	7.0	6.6
Non-Irish nationals	12.1	17.2	14.9	11.4	14.6	13.1

* Sample occurrence too small for estimation.

¹ See background notes.

Table 8 Composition of population, at-risk-of-poverty and consistent poverty

	2004			2005			%
	Population	At-risk-of-poverty	In consistent poverty	Population	At-risk-of-poverty	In consistent poverty	
Total	100.0	100.0	100.0	100.0	100.0	100.0	
Sex							
Male	49.7	46.1	45.3	49.8	49.8	46.2	
Female	50.3	53.9	54.7	50.2	50.3	53.8	
Age group							
0-14	20.8	22.8	29.2	20.6	23.6	30.3	
15-64	68.0	61.7	65.3	68.2	64.3	63.7	
65+	11.2	15.6	5.5	11.2	12.1	5.9	
Household composition							
1 adult, no children	7.5	13.7	10.9	7.6	11.9	10.0	
2 adults, no children	17.7	19.5	12.2	17.9	16.2	12.9	
3 or more adults, no children	25.2	16.5	12.9	25.3	18.9	12.1	
1 adult with children	3.7	9.2	17.0	3.8	8.3	14.6	
2 adults with 1-3 children	24.8	16.0	17.1	24.7	17.2	18.8	
Other households with children	21.2	25.2	30.0	20.7	27.7	31.5	
Tenure status							
Owner	81.8	67.3	44.5	78.2	56.8	33.0	
Rented or rent free	18.2	32.7	55.5	21.8	43.2	67.0	
Region							
Border, Midland and Western	25.1	33.6	31.6	26.9	38.8	38.8	
Southern and Eastern	75.0	66.4	68.4	73.1	61.2	61.2	
Urban/rural location							
Urban areas	62.2	53.0	69.4	62.0	53.7	64.0	
Rural areas	37.8	47.0	30.6	38.1	46.3	36.0	
Principal Economic Status (aged 16 and over)							
At work	40.8	14.8	10.6	41.4	15.7	9.8	
Unemployed	3.3	6.4	9.4	3.4	7.5	10.6	
Student	8.1	9.8	10.3	8.4	13.4	13.5	
Home duties	14.0	23.2	19.9	13.2	19.7	17.8	
Retired	6.8	9.2	3.7	6.8	7.5	3.2	
Ill/disabled	3.6	8.8	11.5	3.6	7.9	8.9	
Other	1.0	2.7	2.1	0.8	1.6	1.8	
Children under 16 years of age	22.4	25.2	32.5	22.5	26.8	34.3	
Highest education level attained (aged 16 and over)							
Primary or below	19.0	33.6	29.9	18.2	29.4	26.4	
Lower secondary	16.4	17.5	16.5	16.0	18.3	18.9	
Higher secondary	19.3	13.8	12.5	19.9	16.0	10.8	
Post leaving cert	5.9	3.8	2.2	5.9	3.5	3.2	
Third level non degree	5.8	2.3	1.8	6.2	2.9	2.8	
Third level degree or above	10.7	2.5	2.8	10.9	2.3	2.3	
Other	0.6	1.2	1.8	0.5	0.8	1.3	
Children under 16 years of age	22.4	25.2	32.5	22.5	26.8	34.3	
Nationality¹							
Irish nationals	95.5	93.2	90.0	94.7	92.3	90.1	
Non-Irish nationals	4.6	6.8	10.0	5.3	7.7	9.9	

* Sample occurrence too small for estimation.

¹ See background notes.

Table 9 Profile of population and persons below the poverty threshold

%

	2004			2005		
	Population	Below 50% of median equivalised income	Between 50% and 60% of median equivalised income	Population	Below 50% of median equivalised income	Between 50% and 60% of median equivalised income
Total	100.0	100.0	100.0	100.0	100.0	100.0
Sex						
Male	49.7	46.0	46.3	49.8	48.9	50.9
Female	50.3	54.0	53.7	50.2	51.1	49.1
Age group						
0-14	20.8	25.1	19.6	20.6	25.4	21.2
15-64	68.0	66.6	55.0	68.2	67.1	60.3
65+	11.2	8.3	25.4	11.2	7.5	18.6
Household composition						
1 adult, no children	7.5	10.5	18.0	7.6	8.2	17.0
2 adults, no children	17.7	16.4	23.5	17.9	14.5	18.4
3 or more adults, no children	25.2	17.1	15.7	25.3	20.1	17.2
1 adult with children	3.7	11.7	5.9	3.8	10.7	4.9
2 adults with 1-3 children	24.8	16.6	15.2	24.7	14.0	21.5
Other households with children	21.2	27.7	21.8	20.7	32.5	21.0
Tenure status						
Owner	81.8	65.2	70.2	78.2	54.6	59.8
Rented or rent free	18.2	34.8	29.8	21.8	45.4	40.2
Region						
Border, Midland and Western	25.1	35.6	31.0	26.9	36.8	41.6
Southern and Eastern	75.0	64.4	69.0	73.1	63.3	58.4
Urban/rural location						
Urban areas	62.2	51.7	54.8	62.0	52.0	56.2
Rural areas	37.8	48.3	45.2	38.1	48.0	43.9
Principal Economic Status (aged 16 and over)						
At work	40.8	14.2	15.6	41.4	14.5	17.3
Unemployed	3.3	6.7	6.0	3.4	9.4	4.8
Student	8.1	12.7	6.0	8.4	15.0	11.0
Home duties	14.0	22.0	24.7	13.2	17.9	22.4
Retired	6.8	6.4	12.8	6.8	6.1	9.5
Ill/disabled	3.6	7.1	11.1	3.6	5.9	10.6
Other	1.0	3.4	1.8	0.8	1.7	1.5
Children under 16 years of age	22.4	27.5	22.1	22.5	29.5	23.0
Highest education level attained (aged 16 and over)						
Primary or below	19.0	27.9	41.3	18.2	25.7	34.6
Lower secondary	16.4	18.9	15.7	16.0	20.5	15.3
Higher secondary	19.3	14.9	12.3	19.9	15.1	17.1
Post leaving cert	5.9	3.6	4.1	5.9	3.7	3.3
Third level non degree	5.8	2.4	2.3	6.2	2.6	3.4
Third level degree or above	10.7	3.4	1.3	10.9	2.2	2.5
Other	0.6	1.4	0.9	0.5	0.8	0.8
Children under 16 years of age	22.4	27.5	22.1	22.5	29.5	23.0
Nationality¹						
Irish nationals	95.5	92.4	94.2	94.7	91.4	93.7
Non-Irish nationals	4.6	7.6	5.8	5.3	8.6	6.3

¹ See background notes.

Table 10 Key indicators of poverty and social exclusion (EU definition of Income and modified OECD scale) in EU member states¹, 2004

%

Region	At-risk-of-poverty-rate (Equivalised total disposable income)						Relative at-risk-of-poverty gap	Gini coefficient	Income distribution (income quintile share ratio)
	(60% threshold)			Including all social transfers (40% threshold)	Including all social transfers (50% threshold)	Including all social transfers (70% threshold)			
	Including all social transfers	Including old-age and survivors' benefits but excluding all other social transfers	Excluding all social transfers						
EU-25	16	26	41	5	10	24	— ²	30	4.8
EU-15	17	26	41	5	10	24	—	30	4.8
Eurozone ³	17	25	41	6	10	24	—	30	4.8
Belgium	15	28	42	5	9	23	23	26	4.0
Czech Republic ⁴	8	21	39	1	4	16	15	25	3.4
Denmark	11	31	39	3	6	19	19	24	3.4
Germany	16	24	36	6	10	23	25	28	4.4
Estonia ⁴	18	25	41	7	11	26	24	34	5.9
Greece	20	23	40	8	13	28	25	33	6.0
Spain	20	25	41	7	13	27	25	31	5.1
France	14	26	44	3	7	22	19	28	4.2
Ireland	21	33	39	5	11	29	20	32	5.0
Italy	19	23	45	7	12	27	25	33	5.6
Cyprus ⁴	15	20	28	4	9	23	19	27	4.1
Latvia ⁴	16	24	43	5	10	25	23	36	6.1
Lithuania ⁴	15	23	39	4	8	23	20	29	4.5
Luxembourg	11	22	38	3	6	20	17	26	3.7
Hungary ⁴	12	17	32	3	6	19	20	27	3.3
Malta	—	—	—	—	—	—	—	—	—
Netherlands ⁴	12	23	37	4	7	21	20	27	4.0
Austria	13	25	42	4	7	20	20	26	3.8
Poland ⁴	17	31	49	6	11	25	23	31	5.0
Portugal	21	27	42	9	14	29	26	38	7.2
Slovenia ⁴	10	16	37	3	6	17	20	22	3.1
Slovak Republic ⁵	21	28	44	12	16	27	39	33	5.8
Finland	11	29	42	2	5	20	14	25	3.5
Sweden	11	30	43	3	6	19	17	23	3.3
United Kingdom ⁴	18	29	43	5	10	26	20	34	5.3

Source: Eurostat EU Survey on Income and Living Conditions (EU-SILC).

Note: ¹ Trends in some member states may be affected by changes in methodology.

² Data is not available at present.

³ Eurozone consists of EU15 states with the exceptions of Denmark, Sweden and United Kingdom.

⁴ Data for Czech Republic, Estonia, Cyprus, Latvia, Lithuania, Hungary, Netherlands, Poland, Slovenia and United Kingdom relates to 2003 as updated detail is not available at present.

⁵ Relative at-risk-of-poverty gap data for the Slovak Republic relates to 2003 as updated detail is not available at present.

Table 11 Key national indicators of poverty and social exclusion classified by health-related variables

	2004				2005			
	Population	Average annual equivalised income after social transfers	At-risk- of-poverty	In consistent poverty	Population	Average annual equivalised income after social transfers	At-risk- of-poverty	In consistent poverty
	%	€	%	%	%	€	%	%
Total population								
Medical card								
Yes	30.5	11,382	44.2	18.1	31.9	11,962	40.6	18.2
No	69.5	22,012	8.6	1.8	68.1	23,431	8.1	1.7
Private medical insurance								
Yes	48.4	23,834	7.5	0.8	47.6	25,549	7.1	0.7
No	51.6	14,028	30.6	12.4	52.4	14,523	28.8	12.6
Covered by either medical card or private medical insurance								
Yes	74.8	19,199	21.7	7.7	75.3	20,286	20.6	8.0
No	25.2	17,510	12.6	4.1	24.7	18,119	12.1	3.6
Population aged 16 years and over								
Chronic illness or disability								
Yes	22.1	15,597	30.1	11.7	23.8	16,997	24.3	9.5
No	77.9	20,110	15.5	4.3	76.2	21,146	15.3	4.8
Limited activity								
Strongly limited	6.6	13,120	34.3	13.0	6.6	13,799	32.7	14.9
Limited	13.2	15,360	29.6	10.5	13.0	16,739	23.0	8.6
Not limited	80.3	20,219	15.6	4.6	80.4	21,229	15.3	4.7
Health Status								
Very good	47.2	21,485	12.1	3.7	47.2	22,574	12.7	4.1
Good	35.7	18,498	20.0	5.1	35.7	19,369	19.3	5.6
Fair	13.4	14,337	32.7	12.2	13.5	15,278	26.2	10.7
Bad/very bad	3.8	12,199	38.8	18.3	3.6	14,517	29.3	14.7
Smokes								
Yes	24.7	17,083	22.5	10.3	24.9	17,937	21.4	10.9
No	75.3	19,778	17.5	4.5	75.1	20,891	16.1	4.2

Table 12 Health-related variables classified by various socio-demographic categories

%

	2004				2005			
	Total Total population		Population aged 16 years and over		Total Total population		Population aged 16 years and over	
	Has a medical card	Has private medical insurance	Smokes	Has a chronic illness or disability	Has a medical card	Has private medical insurance	Smokes	Has a chronic illness or disability
Total	30.5	48.4	24.7	22.1	31.9	47.6	24.9	23.8
Sex								
Male	27.3	48.7	25.9	20.6	28.6	47.9	25.4	22.2
Female	33.6	48.1	23.6	23.5	35.2	47.3	24.4	25.5
Age group								
0-15	29.0	47.4	n/a ¹	n/a	32.3	44.6	n/a	n/a
16-24	19.1	44.1	24.3	7.4	21.7	45.0	23.1	9.4
25-49	20.0	52.8	29.9	15.2	20.7	52.4	30.6	17.4
50-64	28.4	54.7	22.6	29.6	28.5	53.9	22.5	32.2
65+	83.2	33.5	14.0	50.7	84.6	33.9	14.8	51.6
Household composition								
1 adult, no children	67.8	32.2	23.0	46.4	65.0	35.3	24.3	45.7
2 adults, no children	41.5	48.0	24.4	31.2	42.4	46.2	22.2	32.8
3 or more adults, no children	20.0	52.3	23.3	17.1	20.0	51.4	23.5	18.8
1 adult with children	74.4	14.4	57.1	24.0	79.8	12.2	53.9	25.0
2 adults with 1-3 children	16.7	59.8	24.8	13.0	18.0	57.0	28.0	14.5
Other households with children	29.0	42.5	25.1	14.6	33.2	43.8	25.2	17.5
Tenure status								
Owner	24.8	55.4	21.3	21.3	24.9	56.3	21.3	23.7
Rented or rent free	55.9	16.8	41.3	26.1	57.2	16.2	39.4	24.3
Region								
Border, Midland and Western	42.9	35.3	24.4	25.3	42.6	36.5	24.0	24.4
Southern and Eastern	26.3	52.8	24.8	21.0	28.0	51.7	25.2	23.6
Urban/rural location								
Urban areas	27.6	50.8	27.8	21.7	29.4	49.5	26.2	23.7
Rural areas	35.2	44.4	19.8	22.8	36.1	44.4	22.6	24.0
Principal Economic Status (aged 16 and over)								
At work	9.6	59.2	25.6	11.2	10.7	58.6	24.5	13.5
Unemployed	55.4	20.3	46.4	23.5	55.5	14.3	48.6	17.6
Student	23.2	48.6	12.0	7.8	27.3	52.6	15.4	9.7
Home duties	57.2	35.9	25.3	33.6	59.0	35.9	26.8	36.4
Retired	70.8	44.6	17.0	46.6	71.3	43.5	17.1	47.6
Ill/disabled	83.6	15.9	36.6	84.8	84.5	15.0	37.6	90.6
Other	49.4	39.7	20.8	25.0	53.6	28.0	21.0	27.5
Children under 16 years of age	29.0	47.4	n/a	n/a	32.3	44.6	n/a	n/a
Highest education level attained (aged 16 and over)								
Primary or below	65.8	35.7	28.5	42.5	67.2	20.2	29.3	44.2
Lower secondary	32.6	41.0	29.1	19.0	34.1	41.0	29.8	23.8
Higher secondary	17.3	55.9	24.8	13.5	18.3	56.4	23.4	14.3
Post leaving cert	18.2	61.7	24.1	20.3	21.4	55.8	24.9	20.7
Third level non degree	12.2	66.5	20.9	14.7	16.3	66.1	22.3	15.6
Third level degree or above	7.0	79.5	13.7	11.3	8.2	79.5	14.5	13.8
Other	*	*	*	*	*	*	*	*
Children under 16 years of age	29.0	47.4	n/a	n/a	32.3	44.6	n/a	n/a
Nationality²								
Irish nationals	30.5	49.2	24.7	22.5	32.1	48.4	25.0	24.4
Non-Irish nationals	30.7	32.5	25.8	14.5	29.9	32.7	22.8	14.7

* Sample occurrence too small for estimation.

¹ n/a refers to 'not applicable'.

² See background notes.

Table 13 Average size, activity composition and household income classified by gross household income deciles, 2005

Decile	1	2	3	4	5
Weekly threshold (€)	< 204.97	-312.24	-404.45	-550.81	-724.73
Number of households in sample	879	767	680	574	567
Adjusted number of households in sample	609	609	609	609	609
Household size (persons per household)	1.28	1.82	2.32	2.89	3.04
Activity composition (persons per household):					
Not yet at school	0.02	0.09	0.13	0.28	0.18
At school	0.05	0.21	0.32	0.55	0.51
At work	0.11	0.24	0.36	0.64	1.03
Unemployed	0.10	0.08	0.14	0.14	0.12
Not economically active	0.92	1.12	1.32	1.18	1.08
Average Weekly Household Income (€)					
Direct Income					
Employee income	4.67	23.00	47.50	132.10	291.06
Employer's social insurance contributions	0.31	1.31	3.31	11.33	28.99
Cash benefits or losses from self-employment	5.78	14.58	17.58	43.84	80.28
Other direct income	4.01	9.61	11.37	17.18	21.15
Total direct income	14.78	48.49	79.77	204.46	421.48
Social Transfers					
Unemployment benefits	15.62	18.65	20.40	29.60	25.88
Old-age benefits	93.04	100.23	138.95	104.77	96.15
Family/children related allowances	9.86	39.89	52.81	76.81	52.88
Housing allowances	12.31	13.97	22.17	18.76	7.72
Other social transfers	26.67	33.71	40.52	41.14	30.19
Total social transfers	157.50	206.46	274.84	271.08	212.83
Gross Income	172.28	254.95	354.61	475.54	634.31
Tax and Social Contributions					
Tax on income and social contributions	0.47	1.15	2.90	14.49	34.97
Employer's social insurance contributions	0.31	1.31	3.31	11.33	28.99
Regular inter-household cash transfers paid	0.35	1.28	2.34	7.44	3.09
Total Tax and Social Contributions	1.13	3.74	8.56	33.27	67.04
Net Disposable Income	171.15	251.21	346.06	442.27	567.26

Table 13 (cont'd.) Average size, activity composition and household income classified by gross household income deciles, 2005

6	7	8	9	10	State	Decile Weekly threshold (€)
-949.81	-1,169.12	-1,477.52	-1,967.85	>1,967.85		
566	528	504	498	522	6,085	Number of households in sample
609	609	609	608	608	6,085	Adjusted number of households in sample
3.22	3.52	3.67	3.80	3.94	2.95	Household size (persons per household)
Activity composition (persons per household):						
0.22	0.30	0.27	0.24	0.25	0.20	Not yet at school
0.58	0.57	0.60	0.50	0.53	0.44	At school
1.34	1.63	1.89	2.14	2.37	1.18	At work
0.10	0.07	0.09	0.07	0.06	0.10	Unemployed
0.87	0.80	0.70	0.72	0.61	0.93	Not economically active
Average Weekly Household Income (€)						
Direct Income						
474.31	682.92	879.26	1,202.01	1,861.07	559.68	Employee income
51.51	80.27	103.11	149.62	242.15	67.18	Employer's social insurance contributions
102.54	123.17	183.23	174.62	625.69	137.10	Cash benefits or losses from self-employment
12.47	15.83	22.54	24.58	100.75	23.94	Other direct income
640.83	902.19	1,188.14	1,550.84	2,829.66	787.90	Total direct income
Social Transfers						
17.23	14.19	15.37	20.89	31.24	20.90	Unemployment benefits
83.53	55.84	47.46	67.06	74.19	86.12	Old-age benefits
51.42	44.87	42.77	40.13	37.32	44.87	Family/children related allowances
3.60	1.47	0.57	0.96	0.75	8.23	Housing allowances
32.92	36.55	24.36	22.28	20.23	30.86	Other social transfers
188.70	152.91	130.52	151.32	163.73	190.98	Total social transfers
829.53	1,055.10	1,318.66	1,702.15	2,993.39	978.88	Gross Income
Tax and Social Contributions						
66.47	117.23	174.90	270.33	591.59	127.41	Tax on income and social contributions
51.51	80.27	103.11	149.62	242.15	67.18	Employer's social insurance contributions
3.33	5.94	13.95	13.09	31.02	8.18	Regular inter-household cash transfers paid
121.32	203.44	291.96	433.04	864.77	202.77	Total Tax and Social Contributions
708.21	851.66	1,026.71	1,269.11	2,128.62	776.11	Net Disposable Income

Table 14a Equivalised income classified by equivalised income deciles, 2005

Decile	1	2	3	4	5
Weekly threshold (€)	< 163.29	-204.80	-252.51	-313.29	-375.75
Number of persons in sample	1,548	1,788	1,655	1,565	1,459
Adjusted number of persons in sample	1,557	1,559	1,554	1,560	1,546
Average Weekly Household Income (€)					
Direct Income					
Employee income	16.10	33.29	55.66	130.62	182.29
Employer's social insurance contributions	0.97	2.18	5.03	12.08	19.12
Cash benefits or losses from self-employment	7.13	15.30	25.15	31.97	49.03
Other direct income	4.00	4.67	6.83	4.75	7.00
Total direct income	28.20	55.44	92.66	179.43	257.44
Social Transfers					
Unemployment benefits	22.68	13.55	11.88	8.77	7.72
Old-age benefits	9.88	50.46	60.46	35.68	35.17
Family/children related allowances	42.98	33.05	35.56	33.77	25.71
Housing allowances	4.17	7.95	9.63	7.66	5.02
Other social transfers	21.64	25.88	15.27	17.40	14.88
Total social transfers	101.36	130.89	132.80	103.28	88.49
Gross Income	129.56	186.33	225.46	282.71	345.93
Tax and Social Contributions					
Tax on income and social contributions	0.84	2.39	4.51	12.23	25.84
Employer's social insurance contributions	0.97	2.18	5.03	12.08	19.12
Regular inter-household cash transfers paid	0.75	1.98	2.21	1.97	1.16
Total Tax and Social Contributions	2.56	6.55	11.74	26.29	46.12
Net Disposable Income	126.99	179.78	213.72	256.42	299.80

Table 14a (contd.) Equivalised income classified by equivalised income deciles, 2005

6	7	8	9	10	State	Decile
-458.27	-540.69	-652.23	-870.19	>870.19		Weekly threshold (€)
1,556	1,384	1,431	1,578	1,575	15,539	Number of persons in sample
1,554	1,555	1,548	1,555	1,551	15,539	Adjusted number of persons in sample
Average Weekly Household Income (€)						
Direct Income						
260.24	323.69	405.52	518.98	832.30	275.63	Employee income
28.81	37.79	48.47	65.19	111.97	33.13	Employer's social insurance contributions
46.59	66.63	66.14	83.17	300.43	69.08	Cash benefits or losses from self-employment
6.62	5.05	9.55	17.43	47.25	11.30	Other direct income
342.25	433.16	529.67	684.76	1,291.95	389.14	Total direct income
Social Transfers						
7.12	6.85	3.95	5.54	14.44	10.25	Unemployment benefits
31.24	29.85	32.17	28.54	42.33	35.58	Old-age benefits
19.64	18.79	16.58	13.97	11.33	25.15	Family/children related allowances
1.59	0.85	0.37	0.63	0.37	3.83	Housing allowances
15.38	8.41	10.72	8.37	4.96	14.30	Other social transfers
74.97	64.75	63.80	57.05	73.44	89.11	Total social transfers
417.22	497.92	593.47	741.81	1,365.38	478.25	Gross Income
Tax and Social Contributions						
36.60	55.86	80.72	126.84	279.89	62.50	Tax on income and social contributions
28.81	37.79	48.47	65.19	111.97	33.13	Employer's social insurance contributions
2.01	5.58	3.42	5.50	13.12	3.77	Regular inter-household cash transfers paid
67.41	99.23	132.61	197.53	404.98	99.40	Total Tax and Social Contributions
349.81	398.69	460.87	544.28	960.40	378.85	Net Disposable Income

Table 14b Composition of equivalised income deciles, 2005

Decile	1	2	3	4	5
Weekly threshold (€)	< 163.29	-204.80	-252.51	-313.29	-375.75
Number of persons in sample	1,548	1,788	1,655	1,565	1,459
Adjusted number of persons in sample	1,557	1,559	1,554	1,560	1,546
Composition of deciles (%)					
Sex					
Male	48.8	46.7	46.0	47.9	51.3
Female	51.2	53.3	54.0	52.1	48.7
Age					
0-14	25.5	20.9	20.0	20.8	23.3
15-64	66.2	51.7	51.3	65.8	67.4
65+	8.3	27.4	28.7	13.4	9.3
Household composition					
1 adult, no children	9.4	20.5	11.8	6.8	4.5
2 adults, no children	15.6	21.5	25.6	13.9	14.0
3 or more adults, no children	18.5	11.8	16.8	29.4	24.3
1 adult with children	12.1	4.4	5.4	7.3	4.0
2 adults with 1-3 children	14.7	20.2	15.7	19.4	26.9
Other households with children	29.8	21.6	24.7	23.3	26.3
Tenure status					
Owner	51.5	61.1	64.0	75.5	82.1
Rented or rent free	48.5	38.9	36.0	24.5	17.9
Region					
Border, Midland and Western	37.7	40.6	33.1	27.0	28.5
Southern and Eastern	62.3	59.4	66.9	73.0	71.5
Urban/rural location					
Urban areas	55.7	49.7	55.0	52.6	58.6
Rural areas	44.3	50.3	45.0	47.4	41.4
Principal Economic Status (aged 16 and over)					
At work	12.3	14.0	19.5	34.5	41.4
Unemployed	9.5	5.6	4.6	4.0	2.4
Student	14.6	8.5	11.0	8.9	7.5
On home duties	19.1	25.5	21.9	15.2	13.0
Retired	5.9	13.0	14.2	8.3	7.1
Ill/disabled	7.2	10.0	5.4	4.4	3.0
Other	1.7	1.4	1.3	1.2	0.6
Children under 16 years of age	29.6	22.0	22.2	23.5	24.8
Highest education level attained (aged 16 and over)					
Primary or below	28.3	38.6	36.2	21.1	15.5
Lower secondary	20.0	15.7	14.1	20.7	20.2
Higher secondary	14.3	15.0	14.4	19.4	21.6
Post leaving cert	3.2	3.5	5.5	5.3	6.6
Third level non degree	2.2	2.4	3.5	5.0	5.8
Third level degree or above	1.8	1.9	3.8	3.9	5.0
Other	0.6	1.2	0.5	1.1	0.5
Children under 16 years of age	29.6	22.0	22.2	23.5	24.8
Nationality¹					
Irish nationals	92.2	94.0	96.1	94.9	95.0
Non-Irish nationals	7.8	6.0	3.9	5.2	5.0
Total	100.0	100.0	100.0	100.0	100.0

¹ See background notes.

Table 14b (contd.) Composition of equivalised income deciles, 2005

6	7	8	9	10	State	Decile
-458.27	-540.69	-652.23	-870.19	>870.19		Weekly threshold (€)
1,556	1,384	1,431	1,578	1,575	15,539	Number of persons in sample
1,554	1,555	1,548	1,555	1,551	15,539	Adjusted number of persons in sample
Composition of deciles (%)						
Sex						
50.5	51.2	54.1	49.8	52.3	49.8	Male
49.5	48.8	45.9	50.2	47.7	50.2	Female
Age						
20.2	21.6	20.1	18.0	15.9	20.6	0-14
71.6	72.6	75.8	78.4	81.7	68.2	15-64
8.3	5.8	4.2	3.6	2.4	11.2	65+
Household composition						
4.2	3.5	4.2	4.7	6.8	7.6	1 adult, no children
14.9	15.2	12.2	19.7	26.9	17.9	2 adults, no children
31.4	29.8	33.0	30.2	28.1	25.3	3 or more adults, no children
1.2	1.2	0.8	0.9	0.3	3.8	1 adult with children
27.3	32.9	31.3	30.1	28.5	24.7	2 adults with 1-3 children
20.9	17.5	18.5	14.4	9.5	20.7	Other households with children
Tenure status						
85.8	92.9	87.6	89.3	92.2	78.2	Owner
14.3	7.1	12.5	10.8	7.8	21.8	Rented or rent free
Region						
24.5	24.6	18.7	21.6	12.7	26.9	Border, Midland and Western
75.5	75.4	81.4	78.4	87.3	73.1	Southern and Eastern
Urban/rural location						
68.5	59.2	65.9	71.0	83.3	62.0	Urban areas
31.5	40.8	34.1	29.0	16.7	38.1	Rural areas
Principal Economic Status (aged 16 and over)						
47.9	53.3	57.0	64.3	69.6	41.4	At work
2.7	1.5	1.5	1.1	1.1	3.4	Unemployed
7.7	6.9	8.1	4.8	5.9	8.4	Student
11.5	10.0	6.9	5.2	3.7	13.2	On home duties
5.6	3.9	3.6	3.6	2.3	6.8	Retired
2.2	0.9	1.0	1.2	0.4	3.6	Ill/disabled
0.6	0.3	0.5	0.2	0.5	0.8	Other
21.9	23.1	21.4	19.7	16.6	22.5	Children under 16 years of age
Highest education level attained (aged 16 and over)						
13.9	12.7	7.9	5.3	2.8	18.2	Primary or below
18.1	17.0	14.2	12.8	7.1	16.0	Lower secondary
25.2	22.9	25.3	22.6	18.1	19.9	Higher secondary
6.8	8.6	6.6	6.9	5.7	5.9	Post leaving cert
6.7	6.8	9.2	9.9	10.2	6.2	Third level non degree
6.9	8.5	15.4	22.4	39.4	10.9	Third level degree or above
0.5	0.3	0.1	0.4	0.2	0.5	Other
21.9	23.1	21.4	19.7	16.6	22.5	Children under 16 years of age
Nationality¹						
95.1	95.8	94.0	95.5	94.9	94.7	Irish nationals
4.9	4.2	6.0	4.5	5.2	5.3	Non-Irish nationals
100.0	100.0	100.0	100.0	100.0	100.0	Total

¹ See background notes.

Table 14c Distribution of the population across equivalised income deciles, 2005

Decile	1	2	3	4	5
Weekly threshold (€)	< 163.29	-204.80	-252.51	-313.29	-375.75
Number of persons in sample	1,548	1,788	1,655	1,565	1,459
Adjusted number of persons in sample	1,557	1,559	1,554	1,560	1,546
Distribution across deciles (%)					
Sex					
Male	9.8	9.4	9.2	9.7	10.2
Female	10.2	10.7	10.8	10.4	9.7
Age					
0-14	12.4	10.1	9.7	10.1	11.3
15-64	9.7	7.6	7.5	9.7	9.8
65+	7.5	24.7	25.8	12.1	8.3
Household composition					
1 adult, no children	12.3	26.9	15.5	8.9	5.9
2 adults, no children	8.7	12.0	14.3	7.8	7.7
3 or more adults, no children	7.3	4.7	6.6	11.7	9.5
1 adult with children	32.2	11.7	14.4	19.4	10.5
2 adults with 1-3 children	5.9	8.2	6.4	7.9	10.9
Other households with children	14.5	10.5	12.0	11.3	12.7
Tenure status					
Owner	6.6	7.8	8.2	9.7	10.5
Rented or rent free	22.3	17.9	16.5	11.3	8.2
Region					
Border, Midland and Western	14.0	15.1	12.3	10.1	10.5
Southern and Eastern	8.5	8.2	9.2	10.0	9.7
Urban/rural location					
Urban areas	9.0	8.1	8.9	8.5	9.4
Rural areas	11.7	13.3	11.8	12.5	10.8
Principal Economic Status (aged 16 and over)					
At work	3.0	3.4	4.7	8.4	10.0
Unemployed	28.1	16.5	13.5	11.8	7.1
Student	17.4	10.2	13.1	10.7	9.0
On home duties	14.5	19.4	16.6	11.5	9.8
Retired	8.8	19.3	21.1	12.4	10.5
Ill/disabled	20.2	28.1	15.1	12.4	8.4
Other	20.5	17.0	15.4	14.1	7.6
Children under 16 years of age	13.2	9.8	9.9	10.5	11.0
Highest education level attained (aged 16 and over)					
Primary or below	15.6	21.2	19.9	11.6	8.5
Lower secondary	12.5	9.9	8.8	13.0	12.5
Higher secondary	7.2	7.6	7.2	9.8	10.8
Post leaving cert	5.5	5.9	9.3	9.1	11.1
Third level non degree	3.6	3.9	5.7	8.1	9.3
Third level degree or above	1.7	1.7	3.5	3.6	4.6
Other	11.2	21.6	8.6	21.5	10.1
Children under 16 years of age	13.2	9.8	9.9	10.5	11.0
Nationality¹					
Irish nationals	9.8	9.9	10.1	10.1	10.0
Non-Irish nationals	14.8	11.5	7.5	9.8	9.5

¹ See background notes.

Table 14c (contd.) Distribution of the population across equivalised income deciles, 2005

6	7	8	9	10	State	Decile
-458.27	-540.69	-652.23	-870.19	>870.19		Weekly threshold (€)
1,556	1,384	1,431	1,578	1,575	15,539	Number of persons in sample
1,554	1,555	1,548	1,555	1,551	15,539	Adjusted number of persons in sample
Distribution across deciles (%)						
Sex						
10.1	10.3	10.8	10.0	10.5	100.0	Male
9.9	9.8	9.1	10.0	9.5	100.0	Female
Age						
9.8	10.5	9.7	8.8	7.7	100.0	0-14
10.5	10.7	11.1	11.5	12.0	100.0	15-64
7.4	5.2	3.7	3.2	2.2	100.0	65+
Household composition						
5.5	4.6	5.5	6.1	8.9	100.0	1 adult, no children
8.3	8.5	6.8	11.0	15.0	100.0	2 adults, no children
12.4	11.8	13.0	11.9	11.1	100.0	3 or more adults, no children
3.3	3.2	2.1	2.5	0.7	100.0	1 adult with children
11.1	13.3	12.6	12.2	11.5	100.0	2 adults with 1-3 children
10.1	8.5	8.9	7.0	4.6	100.0	Other households with children
Tenure status						
11.0	11.9	11.2	11.4	11.8	100.0	Owner
6.5	3.3	5.7	4.9	3.6	100.0	Rented or rent free
Region						
9.1	9.2	6.9	8.0	4.7	100.0	Border, Midland and Western
10.3	10.3	11.1	10.7	11.9	100.0	Southern and Eastern
Urban/rural location						
11.1	9.6	10.6	11.5	13.4	100.0	Urban areas
8.3	10.7	8.9	7.6	4.4	100.0	Rural areas
Principal Economic Status (aged 16 and over)						
11.6	12.9	13.7	15.6	16.8	100.0	At work
7.8	4.4	4.4	3.3	3.1	100.0	Unemployed
9.2	8.2	9.6	5.7	7.0	100.0	Student
8.7	7.6	5.2	3.9	2.8	100.0	On home duties
8.3	5.8	5.3	5.3	3.3	100.0	Retired
6.1	2.6	2.8	3.3	1.2	100.0	Ill/disabled
7.3	4.1	6.4	1.9	5.8	100.0	Other
9.8	10.3	9.5	8.8	7.4	100.0	Children under 16 years of age
Highest education level attained (aged 16 and over)						
7.6	7.0	4.3	2.9	1.5	100.0	Primary or below
11.3	10.7	8.8	8.0	4.4	100.0	Lower secondary
12.7	11.6	12.7	11.4	9.1	100.0	Higher secondary
11.6	14.7	11.2	11.8	9.7	100.0	Post leaving cert
10.8	11.1	14.9	16.1	16.5	100.0	Third level non degree
6.4	7.8	14.1	20.6	36.1	100.0	Third level degree or above
9.2	6.0	2.0	6.9	3.0	100.0	Other
9.8	10.3	9.5	8.8	7.4	100.0	Children under 16 years of age
Nationality¹						
10.0	10.1	9.9	10.1	10.0	100.0	Irish nationals
9.3	7.9	11.3	8.6	9.8	100.0	Non-Irish nationals

¹ See background notes.

Annex

Average income measures¹

	€			
	SILC 2004		SILC 2005	
	Annual	Weekly	Annual	Weekly
National income definition, national equivalence scale				
Total gross household income	49,320	945.20	51,078	978.88
Total disposable household income	38,631	740.35	40,497	776.11
Equivalised total disposable household income	18,773	359.78	19,768	378.85
Equivalised total disposable household income including old-age and survivors' benefits but excluding all other social transfers	16,300	312.39	17,085	327.43
Equivalised total disposable household income excluding all social transfers	14,513	278.14	15,132	290.01
Eurostat income definition, modified OECD scale				
Total gross household income	45,683	875.49	47,384	908.08
Total disposable household income	37,504	718.75	39,392	754.93
Equivalised total disposable household income	20,666	396.05	21,731	416.47
Equivalised total disposable household income including old-age and survivors' benefits but excluding all other social transfers	17,883	342.73	18,720	358.76
Equivalised total disposable household income excluding all social transfers	16,028	307.16	16,661	319.30

¹ Gross and disposable household income is averaged over households, while equivalised income is averaged over individuals.

At-risk-of-poverty thresholds

	€			
	SILC 2004		SILC 2005	
	Annual	Weekly	Annual	Weekly
National income definition, alternative national scale				
At-risk-of-poverty				
40% of median income	6,453	123.67	6,705	128.49
50% of median income	8,067	154.59	8,381	160.61
60% of median income	9,680	185.51	10,057	192.74
70% of median income	11,293	216.43	11,733	224.86
Illustrative values (60% level)				
1 adult, no children	9,680	185.51	10,057	192.74
2 adults, 2 children	22,457	430.38	23,332	447.15
Eurostat income definition, modified OECD scale				
At-risk-of-poverty				
40% of median income	7,176	137.53	7,484	143.44
50% of median income	8,971	171.92	9,356	179.29
60% of median income	10,765	206.30	11,227	215.15
70% of median income	12,559	240.68	13,098	251.01
Illustrative values (60% level)				
1 adult, no children	10,765	206.30	11,227	215.15
2 adults, 2 children	22,606	433.23	23,576	451.82

Background Notes

Purpose of survey	The EU Survey on Income and Living Conditions (EU-SILC) is a voluntary (for potential respondents) survey of private households. It is carried out under EU legislation (Council Regulation No 1177/2003) and commenced in Ireland in June 2003. The primary focus of the survey is the collection of information on the income and living conditions of different types of households. The survey also provides information on poverty, deprivation and social exclusion. This report presents the third set of results from the survey and is based on data collected in the period December 2004 to December 2005.
Reference period	Information is collected continuously throughout the year, with up to 130 households surveyed each week to give a total sample of 5,000 to 6,000 households in each year. In 2005, the achieved sample size was 6,085 households and 15,539 individuals. The income reference period for EU-SILC is the 12 months prior to date of interview.
Data collection	Information is collected on laptop computers, using Computer-Assisted Personal Interview (CAPI) software.
Sample design	A two-stage sample design was used. This comprised of a first stage sample of 2600 blocks (or small areas) selected at county level to proportionately represent eight strata reflecting population density. Each block was selected to contain, on average, 75 dwellings.

The eight population density stratum groups used were as follows:

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

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

Weighting	The first step in the weighting procedure is the calculation of the household design weights. This is the inverse proportion to the probability with which the household was sampled. In terms of EU-SILC, the probability of the selection of a household is based on two elements, the probability of the selection of a block and the probability of selection of a household within that block. The design weights were calculated separately for cross-sectional and longitudinal households.
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For cross-sectional or wave 1 households, the design weights were calculated as above and adjusted so as to be proportional to the 2005 sample as a whole. No adjustment was made for non-response as substitutions were made for non-responding households.

For longitudinal or wave 2 households, base weights were calculated by firstly adjusting the personal weights from 2004 for non-response. The Weight Share Method was then applied to calculate a base weight for the household. These design weights were then adjusted so as to be proportional to the 2005 sample as a whole.

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

- Age by sex: Individual population estimates are generated from population projections from census data. Age is broken down into three categories: 0-14, 15-34, 35-64 and 65+.
- Region: Household population estimates in each of the eight NUTS3 regions are generated using LFS data.

- Household composition: Household composition estimates are also generated from the LFS. The following categories are used:
 - One adult, no children
 - Two adults, no children
 - Three or more adults, no children
 - One adult, one or more children
 - Two adults, one to three children
 - Other households with children

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

Definitions of Income

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

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

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

Direct Income:

- Employee income
 - Gross employee cash or near cash income
 - Gross non-cash employee income
- Employer’s social insurance contributions (not included in EU definition)
- Gross cash benefits or losses from self-employment
- Other direct income
 - Value of goods produced for own consumption (not included in EU definition)
 - Pension from individual private plans (not included in EU definition)
 - Income from rental of property or land
 - Regular inter-household cash transfers received
 - Interests, dividends, profit from capital investments in unincorporated business
 - Income received by people aged under 16

Social Transfers

- Unemployment benefits
- Old-age benefits (note that this includes all occupational pensions other such social welfare payments to those aged 65 and over)
- Family/children related allowances
- Housing allowances
- Other social transfers
 - Survivors' benefits
 - Sickness benefits
 - Disability benefits
 - Education-related allowances
 - Social exclusion not elsewhere classified

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

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

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

Example:

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

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

Example:

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

Laeken indicators

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

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

Some Laeken definitions

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

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

Relative at-risk-of-poverty gap: This is the difference between the median equivalised income of persons below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold.

At-risk-of-poverty rate before social transfers: This indicator is calculated based on two alternative measures of equivalised income. The first calculates equivalised income as the total disposable household income including old-age and survivors' benefits but excluding all other social transfers. The second excludes all social transfers. Any person with an equivalised income before social transfers of less than 60% of the median **after** social transfers is considered at risk of poverty before social transfers (i.e. the same threshold is used for calculating the rate before and after social transfers).

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

National Anti-Poverty Strategy (NAPS) indicators

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

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

The key NAPS indicator derived from EU-SILC is the consistent poverty measure, which combines relative income measures with a lack of what are considered to be basic resources.

Consistent poverty

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

- No substantial meal for at least one day in the past two weeks due to lack of money
- Without heating at some stage in the past year due to lack of money
- Experienced debt problems arising from ordinary living expenses
- Unable to afford two pairs of strong shoes
- Unable to afford a roast once a week
- Unable to afford a meal with meat, chicken or fish (or vegetarian equivalent) every second day
- Unable to afford new (not second-hand) clothes
- Unable to afford a warm waterproof coat

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 the eight basic deprivation items listed above (Note that it is enforced deprivation that is relevant in this context. For example, a household may not have a roast once a week. The household is classified as deprived of this basic indicator only if the reason they didn't have it was because they could not afford it).

Further information**Cross-sectional versus longitudinal households**

In 2005, 2,727 (44.8%) of the households surveyed were longitudinal households. This means that they were surveyed in both 2004 and 2005.

The effect of both the timing of the questionnaire and the cross-sectional versus longitudinal component can be seen in the following table:

**Poverty and deprivation rates for longitudinal and cross sectional respondents,
2004 and 2005**

	2004			2005		
	Cross-sectional only (surveyed for first time in 2004)	Longitudinal only (surveyed in 2003 and 2004)	Full sample	Cross-sectional only (surveyed for first time in 2005)	Longitudinal only (surveyed in 2004 and 2005)	Full sample
At risk of poverty rate	20.0	18.1	19.4	20.3	16.3	18.5
Deprivation rates	18.8	17.0	18.3	20.3	17.9	19.2
Consistent poverty rate	7.2	5.7	6.8	7.9	5.8	7.0

Principal Economic Status Classification

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

- At work
- Unemployed
- Student
- Engaged on home duties
- Retired
- Ill/disabled
- Other

Household composition

For the purposes of deriving household composition, a child was defined as any member of the household aged 14 or under. Households were analysed as a whole, regardless of the number of family units within the household. The categories of household composition are:

- One adult, no children
- Two adults, no children
- Three or more adults, no children
- One adult, one or more children
- Two adults, one to three children
- Other households with children

Urban/rural location

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

Urban

Cities

Suburbs of cities

Mixed urban/rural areas bordering on the suburbs of cities

Towns and their environs with populations of 5,000 or over (large urban)

Mixed urban/rural areas bordering on the environs of larger towns

Towns and their environs with a population of 1,000 to 5,000 (other urban)

Rural

Mixed urban/rural areas

Rural areas

Nationality The estimates given on the basis are considered ‘tentative’ as the very large migration flows in recent years present a significant measurement challenge in a household survey such as EU-SILC. The main concerns, which are based on international experience, centre around the extent to which the survey captures minority communities in a proportionate and representative manner. Notwithstanding these concerns, the CSO believes that the estimates presented in this publication provide a broadly accurate indication of the current situation of poverty in Ireland from a nationality perspective. The categories are as follows:

Irish nationals
Non-Irish nationals

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

**Border, Midland and
Western NUTS2 Region**

Border Cavan
Donegal
Leitrim
Louth
Monaghan
Sligo

Midland Laoighis
Longford
Offaly
Westmeath

West Galway City
Galway County
Mayo
Roscommon

**Southern and Eastern
NUTS2 Region**

Dublin Dublin
Dun Laoghaire-Rathdown
Fingal
South Dublin

Mid-East Kildare
Meath
Wicklow

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

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