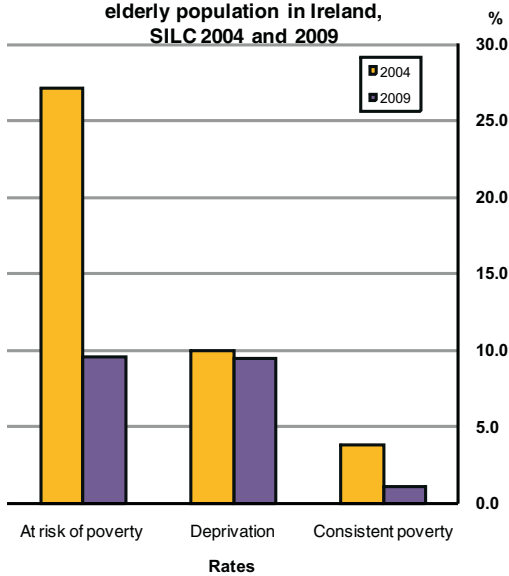




Poverty and deprivation rates of the elderly population in Ireland, SILC 2004 and 2009



Survey on Income and Living Conditions (SILC)

Thematic Report on the Elderly 2004 and 2009

This report focuses on the income of the elderly population (those aged 65 and over) in Ireland in 2004 and 2009. The first year for which a full year's data was available from SILC was 2004, and 2009 was the most recent data available. Information on the at risk of poverty rate and the consistent poverty rate as well as on the composition of the elderly population and levels of enforced deprivation experienced by the elderly are included in this report.

Summary of main results

	2004	2009
Average equivalised gross weekly income	€289.05	€428.86
At risk of poverty rate	27.1%	9.6%
Deprivation rate	10.0%	9.5%
Consistent Poverty Rate	3.9%	1.1%

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Summary of main findings

- ◆ The gross weekly income of the elderly population (those aged 65 or over) increased from €289.05 in 2004 to €428.86 in 2009, an increase of more than 48% over the five year period. *See table 2.*
- ◆ The increase in weekly gross income of the elderly population between 2004 and 2009 was for the most part attributable to increases in social transfers (+52.6%) and occupational pensions (+85.8%).
- ◆ Earnings fell as a proportion of gross income from 24.1% in 2004 to 18.3% in 2009 while the proportion of gross income made up of income from occupational pensions increased from 12.9% in 2004 to 16.2% in 2009.
- ◆ In 2009 the weekly gross income of an elderly person living in an urban area was €479.61 compared with €376.89 for an elderly person living in a rural area, a difference of more than 27%. *See table 6.*
- ◆ In 2009 the at risk of poverty rate for those aged 65 or over was 9.6% down from 27.1% in 2004. *See table 9.*
- ◆ The level of enforced deprivation among the elderly population in 2009 was 9.5%, not a statistically significant change on the 2004 figure. In general, elderly people tended to experience lower levels of enforced deprivation than other groups in society.
- ◆ The consistent poverty rate for the elderly population fell to 1.1% in 2009 from 3.9% in 2004. This decline in the rate was mainly due to the decline in the at risk of poverty rate from 27.1% in 2004 to 9.6% in 2009.

Composition of the elderly population in 2009

A member of the elderly population is defined as a person aged 65 or over at the time of the SILC interview. An overview of the elderly population, according to SILC 2009 and SILC 2004 results, is presented in *table 1*. Some of the key findings for 2009 are presented below. See *table 1 and figures 1a and 1b*.

- ◆ More than 55% of the elderly population were female while more than one-third (34.3%) of the elderly population lived alone.
- ◆ Almost 86% of the elderly population described their Principal Economic Status as ‘retired’ or on ‘home duties’ whilst 9% of the elderly population described their Principal Economic Status as ‘at work’.
- ◆ Nearly 53% of the population described their marital status as ‘married’; just over 34% described their status as ‘widowed/separated/divorced’ and almost 13% stated they were ‘never married’.
- ◆ Just 3.5% of the elderly population had a highest level of educational attainment of ‘third level degree or above’ while almost 56% had a highest level of educational attainment of ‘primary or below’.

Figure 1a Composition of the elderly population by highest level of education attained, SILC 2004

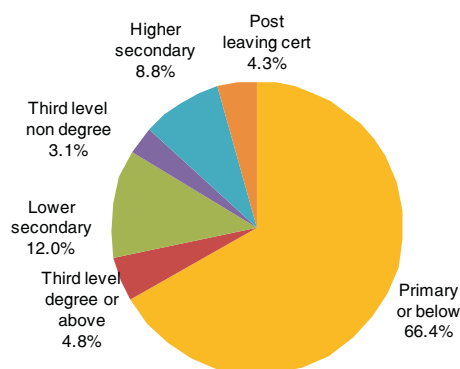
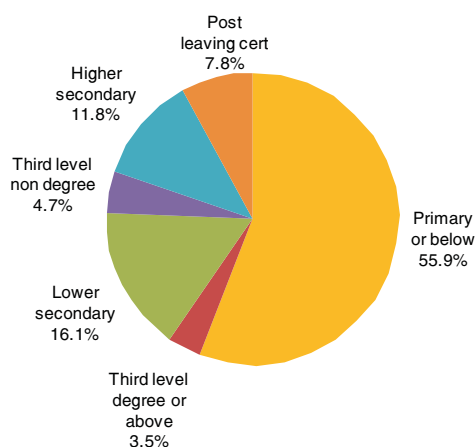


Figure 1b Composition of the elderly population by highest level of education attained, SILC 2009



- ◆ More than half of the elderly population stated that they suffered from a chronic illness or health problem while almost 41% of the elderly population were covered by private medical insurance.

Changes in the composition of the elderly population between 2004 and 2009

A similar analysis was carried out on the SILC 2004 data to illustrate any changes in proportions between 2004 and 2009. Noteworthy changes in proportions are highlighted below: See *table 1 and figures 1a and 1b*.

- ◆ In 2004 more than two-thirds (66.4%) of the population had a highest level of educational attainment of ‘primary or below’. In 2009 this figure was significantly lower at just under 56%.
- ◆ Just over one-third (33.5%) of the elderly population had private medical insurance in 2004 compared with just under 41% of the elderly population in 2009, representing a significant increase in coverage over the period.

Income of the elderly population

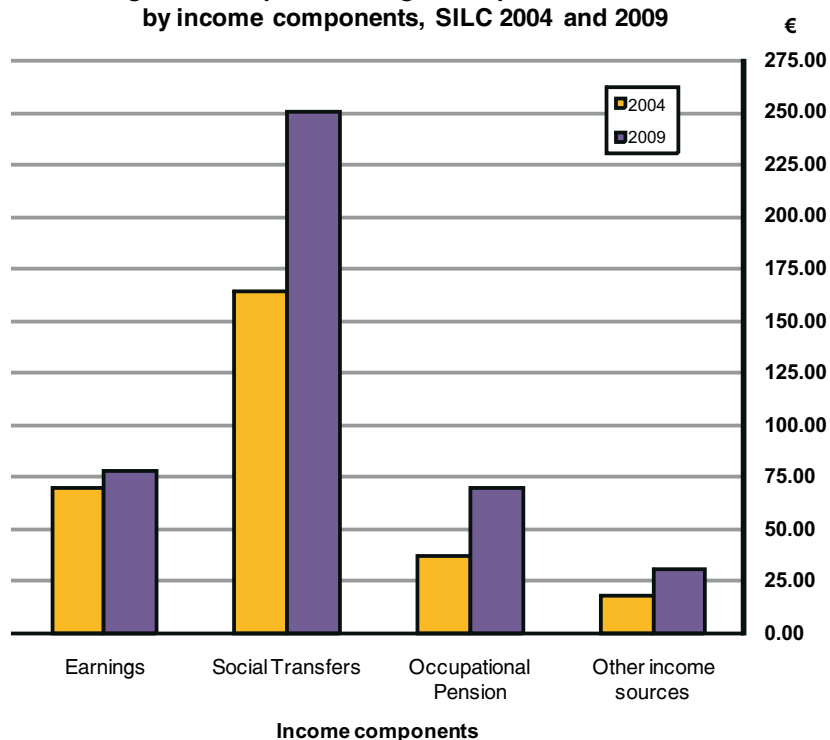
The gross weekly income of the elderly population (those aged 65 or over) increased from €289.05 in 2004 to €428.86 in 2009, an increase of more than 48% over the five year period. This compares with an increase of just under 18% for those of working age (18-64) and just under 17% for those aged 0-17. See table A, table 2 and figure 2.

Table A Gross equivalised weekly income by age group and year

	2004	2009	% change
	€	€	%
Total population	€460.91	€551.39	+ 19.6
Age Group			
0-17	€433.81	€505.67	+ 16.6
18-64	€503.26	€592.57	+ 17.7
65 and over	€289.05	€428.86	+ 48.4

- ◆ In figure 2 gross income of the elderly population is broken down by its main components. This analysis indicates that the increase in gross income between 2004 and 2009 was driven primarily by increases in social transfers (+52.6%) and occupational pensions (+85.8%).

Figure 2 Composition of gross equivalised income by income components, SILC 2004 and 2009



Although social transfers remained the most significant source of income, representing well over half of gross income in both 2004 and 2009, there were also some noteworthy changes in the composition of gross income over time. See table 2.

- ◆ Earnings fell as a proportion of gross income from 24.1% in 2004 to 18.3% in 2009 while the proportion of gross income made up of income from occupational pensions increased from 12.9% in 2004 to 16.2% in 2009.

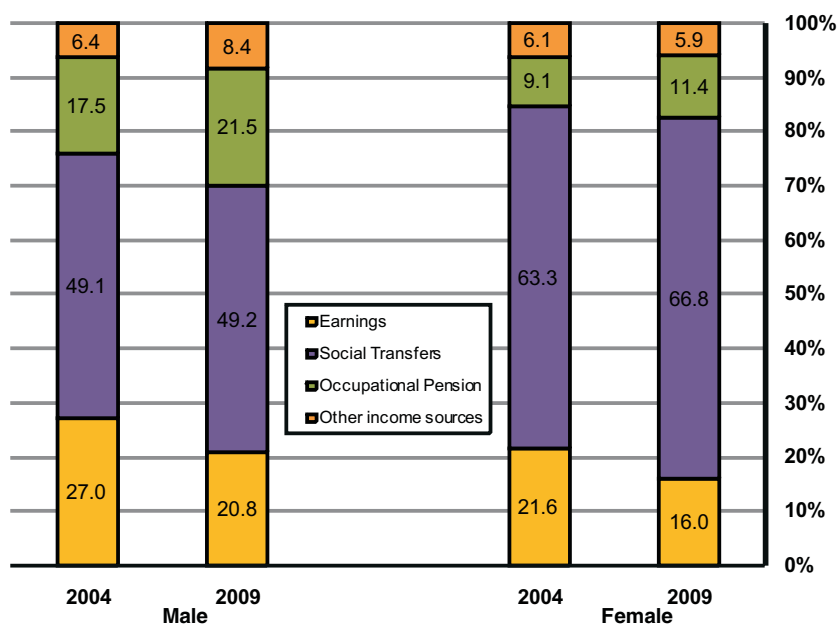
Income by socio-demographic characteristics

Income was analysed by socio-demographic characteristics and some key findings are presented below:

- **Gender**

The average equivalised weekly gross income of elderly males in 2009 was €458.28 compared with €404.95 for elderly females, a difference of more than 13%. The composition of gross income also differed considerably by gender. In 2009, almost 22% of the gross income of elderly males came from occupational pensions while almost 21% came from earnings. This compares with 11.4% and 16.0% respectively for elderly females who were more reliant on social transfers than their male counterparts. *See table 3 and figure 3.*

Figure 3 Composition of average weekly equivalised gross income by sex, SILC 2004 and 2009



- **Marital Status**

In 2009, elderly persons who were married had an average equivalised weekly gross income of €475.53 compared with those who were widowed/divorced/separated at €378.17, followed closely by those who were never married at €373.71. Although the main source of income for all three groups was social transfers, almost 24% of the gross income of those who never married was made up of income from an occupational pension. This compares with just under 15% for those who were married and just under 17% for those who were widowed/divorced/separated. *See table 4.*

- **Household Composition**

In 2009, elderly people living alone had the lowest gross income at €361.89 when compared with those living in a household with two people aged 65 or over (€452.59) and those living in 'other household compositions' (€479.19). *See table 5.*

- **Urban or Rural Location**

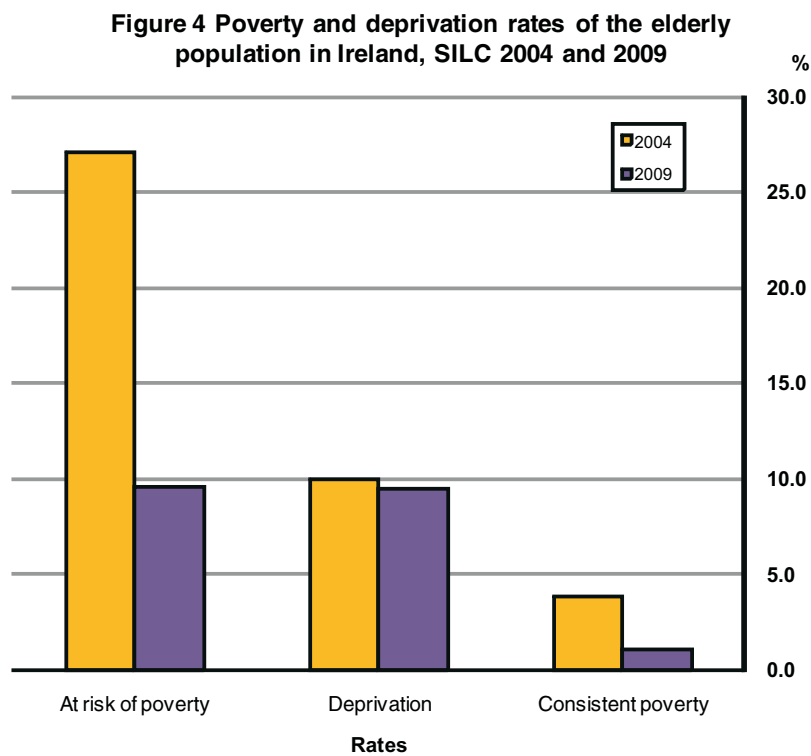
There was a clear gap between the gross income of those living in households in urban areas and those living in households in rural areas. In 2009 the weekly gross income of an elderly person living in an urban area was €479.61 compared with €376.89 in rural areas, a difference of more than 27%. For the most part the difference between the gross incomes of those living in urban areas and those living in rural areas could be attributed to higher levels of income from occupational pensions for those living in urban areas. *See table 6.*

Poverty and Deprivation among the elderly population

The poverty and deprivation rates of those aged 65 and over were also analysed and results by socio-demographic characteristic and by year (2004 and 2009) are presented below. *See table 9 and figure 4.*

Key Findings

- ◆ In 2009 the at risk of poverty rate for those aged 65 or over was 9.6% down from 27.1% in 2004.
- ◆ The level of enforced deprivation among the elderly population in 2009 was 9.5%, not statistically significant from the 2004 figure.
- ◆ The consistent poverty rate for the elderly population fell to 1.1% in 2009 from 3.9% in 2004.



At risk of poverty rate of the elderly population

There was a notable decrease in the at risk of poverty rate across all groups in the elderly population between 2004 and 2009. A substantial increase in the income of the elderly population between 2004 and 2009 meant an improvement in the position of the elderly in income distribution relative to other age groups. This resulted in many elderly people moving above the at risk of poverty threshold in 2009. See table B and table 9.

Table B At risk of poverty rate by age group and year

	2004	2009
	%	%
Total population	19.4	14.1
Age Group		
0-17	22.7	18.6
18-64	16.6	13.0
65 and over	27.1	9.6

- ◆ In 2009 those aged 65 and over had the lowest at risk of poverty rate at 9.6% when compared to other age groups. This was in contrast to 2004 when the elderly had the highest at risk of poverty rate at 27.1%.
- ◆ In 2004 elderly groups with the highest at risk of poverty rates were; elderly people living alone (37.2%), those who described their marital status as *'never married'* (36.5%) and those who described their health status as *'bad or very bad'* (34.3%).
- ◆ In 2009 elderly people who described their Principal Economic Status as *'not at work due to illness or disability'* (16.0%) or *'at work'* (13.5%) and elderly people aged 80 or more (13.3%) had the highest at risk of poverty rates. However, the at risk of poverty rate was substantially lower for all elderly groups in 2009.

Level of enforced deprivation among elderly people

In 2009 just under 10% of the elderly population experienced enforced deprivation (ie two or more of the 11 types of deprivation) representing no significant change on the 2004 figure. In general, elderly people tended to experience lower levels of enforced deprivation than other groups in society. In the main SILC 2009 results nearly 24% of those aged 0-17 years and 16.0% of those aged 18-64 years experienced enforced deprivation compared with just under 10% of those aged 65 or over. See table 9 in this report and table 3.3 in SILC 2009 publication at <http://www.cso.ie/releasespublications/documents/silc/current/silc.pdf>

- ◆ In 2004 the elderly groups who were most likely to experience relatively high levels of enforced deprivation were; those living in rented accommodation (22.6%), those who described their health status as *'bad or very bad'* (22.1%) and those who described their Principal Economic Status as *'not at work due to illness or disability'* (20.3%).
- ◆ In 2009 those living in rented accommodation (23.9%) and those who described their health status as *'bad or very bad'* (23.2%) remained the most at risk.

Consistent poverty rate of the elderly population

In 2009 the consistent poverty rate for those aged 65 and over was 1.1% down from 3.9% in 2004. This decline in the rate was primarily due to the decline in the at risk of poverty rate from 27.1% in 2004 to 9.6% in 2009. There was no significant change in the level of enforced deprivation for the elderly population between 2004 and 2009. See table C and table 9.

Table C Consistent poverty rate by age group and year

	2004	2009
	%	%
Total population	6.6	5.5
Age Group		
0-17	9.2	8.7
18-64	5.9	4.9
65 and over	3.9	1.1

- ◆ Those aged 65 and over had the lowest consistent poverty rate at 1.1% in 2009 when compared with those aged 18-64 (4.9%) and those aged 0-17 (8.7%). A similar pattern could be observed in 2004.
- ◆ As the number of people at risk of poverty and experiencing enforced deprivation was very small, particularly in 2009 when the percentage at risk of poverty was significantly lower, it was not possible to provide the consistent poverty rates across all socio-demographic groups of the elderly population.

**Table 1 Composition of the elderly population (persons aged 65 and over),
SILC 2004 and 2009**

	% of individuals	
	2004	2009
Sex		
Male	43.8	44.8
Female	56.2	55.2
Age group		
65-69	29.6	32.2
70-75	27.2	26.1
75-79	20.7	18.6
80+	22.5	23.1
Principal Economic Status		
At work	6.8	9.0
Unemployed	0.2	0.3
Student	0.0	0.2
Home duties	40.0	37.7
Retired	47.4	47.9
Not at work due to illness or disability	4.3	4.7
Marital status		
Married	46.7	52.7
Widowed/Divorced/Separated	36.7	34.5
Never married	16.6	12.8
Highest education level attained		
Primary or below	66.4	55.9
Lower secondary	12.0	16.1
Higher secondary	8.8	11.8
Post leaving cert	4.3	7.8
Third level non degree	3.1	4.7
Third level degree or above	4.8	3.5
Household composition		
1 elderly person living alone	36.3	34.3
2 elderly people living together	32.8	38.1
Other household composition	30.9	27.6
Tenure status		
Owner-occupied	90.9	90.1
Rented or rent free	9.1	10.0
Urban/rural location		
Urban areas	51.9	50.6
Rural areas	48.2	49.4
Chronic illness or health problem		
Yes	50.7	50.7
No	49.3	49.3
Health status		
Very good	16.9	19.8
Good	41.1	43.5
Fair	31.5	30.4
Bad/very bad	10.5	6.4
Private medical insurance		
Yes	33.5	40.9
No	66.5	59.1

Table 2 Average weekly equivalised income of persons aged 65 and over by age-group and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	2004		2009	
	Income	Percentage	Income	Percentage
	€	%	€	%
All persons aged 65 and over				
Gross Income	289.05	100.0	428.86	100.0
Earnings	69.56	24.1	78.43	18.3
Social Transfers	164.06	56.8	250.33	58.4
Occupational Pension	37.43	12.9	69.56	16.2
Private Pension	7.92	2.7	9.72	2.3
Investment Income	5.16	1.8	9.30	2.2
Property Income	4.46	1.5	11.43	2.7
Other Income	0.45	0.2	0.08	0.0
Age 65-69				
Gross Income	329.87	100.0	483.03	100.0
Earnings	102.10	31.0	127.06	26.3
Social Transfers	160.54	48.7	241.06	49.9
Occupational Pension	45.83	13.9	73.79	15.3
Private Pension	10.70	3.2	15.67	3.2
Investment Income	4.48	1.4	9.85	2.0
Property Income	5.76	1.7	15.50	3.2
Other Income	0.47	0.1	0.10	0.0
Age 70-74				
Gross Income	274.03	100.0	453.56	100.0
Earnings	58.71	21.4	66.90	14.7
Social Transfers	168.51	61.5	272.48	60.1
Occupational Pension	34.89	12.7	82.12	18.1
Private Pension	6.51	2.4	9.44	2.1
Investment Income	2.26	0.8	8.31	1.8
Property Income	2.74	1.0	14.30	3.2
Other Income	0.41	0.1	0.02	0.0
Age 75-79				
Gross Income	257.52	100.0	414.83	100.0
Earnings	46.02	17.9	56.36	13.6
Social Transfers	160.34	62.3	250.58	60.4
Occupational Pension	32.07	12.5	74.14	17.9
Private Pension	7.81	3.0	9.78	2.4
Investment Income	4.26	1.7	12.71	3.1
Property Income	6.43	2.5	11.20	2.7
Other Income	0.58	0.2	0.05	0.0
Age 80 or over				
Gross Income	282.53	100.0	336.84	100.0
Earnings	61.55	21.8	41.45	12.3
Social Transfers	166.73	59.0	238.08	70.7
Occupational Pension	34.38	12.2	45.84	13.6
Private Pension	6.09	2.2	1.70	0.5
Investment Income	10.38	3.7	6.89	2.0
Property Income	3.03	1.1	2.72	0.8
Other Income	0.37	0.1	0.16	0.0

Table 3 Average weekly equivalised income of persons aged 65 and over by sex, and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	2004		2009	
	Income	Percentage	Income	Percentage
	€	%	€	%
Male				
Gross Income	303.58	100.0	458.28	100.0
Earnings	82.00	27.0	95.45	20.8
Social Transfers	149.08	49.1	225.68	49.2
Occupational Pension	53.16	17.5	98.49	21.5
Private Pension	10.61	3.5	12.45	2.7
Investment Income	3.09	1.0	11.69	2.5
Property Income	5.27	1.7	14.44	3.2
Other Income	0.35	0.1	0.07	0.0
Female				
Gross Income	277.74	100.0	404.95	100.0
Earnings	59.88	21.6	64.59	16.0
Social Transfers	175.72	63.3	270.37	66.8
Occupational Pension	25.18	9.1	46.06	11.4
Private Pension	5.83	2.1	7.50	1.9
Investment Income	6.77	2.4	7.35	1.8
Property Income	3.83	1.4	8.99	2.2
Other Income	0.53	0.2	0.09	0.0

Table 4 Average weekly equivalised income of persons aged 65 and over by Marital Status and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	2004		2009	
	Income	Percentage	Income	Percentage
	€	%	€	%
Married				
Gross Income	306.01	100.0	475.53	100.0
Earnings	76.23	24.9	95.34	20.0
Social Transfers	172.62	56.4	272.73	57.4
Occupational Pension	37.35	12.2	69.26	14.6
Private Pension	11.14	3.6	14.35	3.0
Investment Income	3.41	1.1	10.27	2.2
Property Income	5.15	1.7	13.52	2.8
Other Income	0.12	0.0	0.06	0.0
Widowed/Divorced/Separated				
Gross Income	277.44	100.0	378.17	100.0
Earnings	75.58	27.2	65.62	17.4
Social Transfers	155.35	56.0	227.74	60.2
Occupational Pension	29.83	10.8	63.19	16.7
Private Pension	4.56	1.6	2.78	0.7
Investment Income	8.39	3.0	8.26	2.2
Property Income	3.10	1.1	10.47	2.8
Other Income	0.64	0.2	0.11	0.0
Never Married				
Gross Income	266.96	100.0	373.71	100.0
Earnings	37.54	14.1	43.47	11.6
Social Transfers	159.19	59.6	219.20	58.7
Occupational Pension	54.43	20.4	87.96	23.5
Private Pension	6.31	2.4	9.41	2.5
Investment Income	2.95	1.1	8.10	2.2
Property Income	5.52	2.1	5.46	1.5
Other Income	1.01	0.4	0.10	0.0

Table 5 Average weekly equivalised income of persons aged 65 and over by household composition and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	2004		2009	
	Income	Percentage	Income	Percentage
	€	%	€	%
One adult aged 65 or over living alone				
Gross Income	251.66	100.0	361.89	100.0
Earnings	16.79	6.7	20.49	5.5
Social Transfers	165.73	65.9	233.62	65.4
Occupational Pension	49.38	19.6	82.39	22.1
Private Pension	5.49	2.2	4.76	1.3
Investment Income	9.17	3.6	9.67	2.6
Property Income	4.32	1.7	10.90	3.0
Other Income	0.77	0.3	0.05	0.0
Two adults both aged 65 or over living together				
Gross Income	271.43	100.0	452.59	100.0
Earnings	24.94	9.2	51.13	11.3
Social Transfers	195.16	71.9	292.59	64.6
Occupational Pension	34.86	12.8	71.13	15.7
Private Pension	8.72	3.2	16.43	3.6
Investment Income	4.04	1.5	11.31	2.5
Property Income	3.63	1.3	9.94	2.2
Other Income	0.09	0.0	0.06	0.0
Other household compositions				
Gross Income	351.78	100.0	479.19	100.0
Earnings	179.13	50.9	187.90	39.2
Social Transfers	129.00	36.7	212.82	44.4
Occupational Pension	26.10	7.4	51.49	10.7
Private Pension	9.94	2.8	6.62	1.4
Investment Income	1.62	0.5	6.05	1.3
Property Income	5.51	1.6	14.15	3.0
Other Income	0.47	0.1	0.16	0.0

Table 6 Average weekly equivalised income of persons aged 65 and over by urban-rural location and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	2004		2009	
	Income	Percentage	Income	Percentage
	€	%	€	%
Living in an urban Location				
Gross Income	321.11	100.0	479.61	100.0
Earnings	68.51	21.3	82.46	17.2
Social Transfers	171.47	53.4	260.25	54.3
Occupational Pension	57.30	17.8	104.18	21.7
Private Pension	11.02	3.4	9.14	1.9
Investment Income	9.24	2.9	11.89	2.5
Property Income	3.21	1.0	11.67	2.4
Other Income	0.36	0.1	0.02	0.0
Living in a rural location				
Gross Income	254.52	100.0	376.89	100.0
Earnings	70.70	27.8	74.30	19.7
Social Transfers	156.07	61.3	240.18	63.7
Occupational Pension	16.03	6.3	34.12	9.1
Private Pension	4.59	1.8	10.31	2.7
Investment Income	0.76	0.3	6.64	1.8
Property Income	5.81	2.3	11.19	3.0
Other Income	0.56	0.2	0.15	0.0

Table 7 Average weekly equivalised income of persons aged 65 and over by Tenure status, and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	2004		2009	
	Income	Percentage	Income	Percentage
Tenure Status	€	%	€	%
Accommodation owned outright or with a mortgage				
Gross Income	293.50	100.0	445.32	100.0
Earnings	73.72	25.1	84.14	18.9
Social Transfers	163.15	55.6	251.99	56.6
Occupational Pension	39.06	13.3	75.38	16.9
Private Pension	8.68	3.0	10.76	2.4
Investment Income	3.60	1.2	10.27	2.3
Property Income	4.91	1.7	12.68	2.8
Other Income	0.40	0.1	0.09	0.0
Accommodation is rented or provided rent free				
Gross Income	249.78	100.0	279.90	100.0
Earnings	32.97	13.2	26.70	9.5
Social Transfers	172.10	68.9	235.34	84.1
Occupational Pension	23.03	9.2	16.99	6.1
Private Pension	1.29	0.5	0.28	0.1
Investment Income	18.91	7.6	0.45	0.2
Property Income	0.53	0.2	0.14	0.1
Other Income	0.96	0.4	0.00	0.0

Table 8 Average weekly equivalised income of persons aged 65 and over by quintile and composition of gross income, 2004 and 2009

Average Weekly Equivalised Income	Quintile 1 : Gross Income <= €263.05		Quintile 2 : Gross Income <= €290.93		Quintile 3: Gross Income <= €369.22		Quintile 4: Gross Income <= €520.37		Quintile 5: Gross Income > €520.37		All persons aged 65 and over	
	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage
2009	€	%	€	%	€	%	€	%	€	%	€	%
Gross Income	209.41	100.0	277.34	100.0	320.77	100.0	430.44	100.0	911.44	100.0	428.86	100.0
Earnings	9.08	4.3	8.85	3.2	23.74	7.4	75.93	17.6	276.62	30.3	78.43	18.3
Social Transfers	183.79	87.8	262.60	94.7	262.11	81.7	256.45	59.6	286.99	31.5	250.33	58.4
Occupational Pension	7.16	3.4	2.83	1.0	24.91	7.8	80.58	18.7	234.12	25.7	69.56	16.2
Private Pension	3.34	1.6	1.43	0.5	2.90	0.9	6.84	1.6	34.35	3.8	9.72	2.3
Investment Income	3.14	1.5	1.19	0.4	1.73	0.5	6.09	1.4	34.60	3.8	9.30	2.2
Property Income	2.87	1.4	0.35	0.1	5.35	1.7	4.41	1.0	44.61	4.9	11.43	2.7
Other Income	0.03	0.0	0.09	0.0	0.03	0.0	0.13	0.0	0.14	0.0	0.08	0.0
2004	€	%	€	%	€	%	€	%	€	%	€	%
Gross Income	153.77	100.0	188.77	100.0	214.83	100.0	300.95	100.0	587.29	100.0	289.05	100.0
Earnings	7.83	5.1	4.61	2.4	19.77	9.2	71.82	23.9	243.99	41.5	69.56	24.1
Social Transfers	137.43	89.4	179.47	95.1	178.00	82.9	164.97	54.8	160.45	27.3	164.06	56.8
Occupational Pension	3.75	2.4	3.16	1.7	10.98	5.1	46.68	15.5	122.66	20.9	37.43	12.9
Private Pension	1.12	0.7	0.22	0.1	3.58	1.7	10.08	3.4	24.63	4.2	7.92	2.7
Investment Income	0.29	0.2	0.25	0.1	1.20	0.6	2.07	0.7	22.00	3.7	5.16	1.8
Property Income	2.15	1.4	0.79	0.4	0.87	0.4	5.15	1.7	13.35	2.3	4.46	1.5
Other Income	1.19	0.8	0.28	0.1	0.42	0.2	0.18	0.1	0.20	0.0	0.45	0.2

Table 9 Poverty and deprivation rates of the elderly population in Ireland (persons aged 65 and over), SILC 2004 and 2009

% of individuals

	2004			2009		
	At risk of poverty rate	Deprivation rate ¹	Consistent poverty rate	At risk of poverty rate	Deprivation rate ¹	Consistent poverty rate
Elderly population	27.1	10.0	3.9	9.6	9.5	1.1
Sex						
Male	25.8	8.8	4.0	8.9	7.6	0.8
Female	28.2	10.9	3.8	10.2	11.1	1.4
Age group						
65-69	29.5	11.3	5.2	10.4	11.0	1.1
70-75	26.2	10.8	4.8	7.1	6.5	[1.5]
75-79	27.3	9.6	2.8	7.2	11.2	[0.1]
80+	25.0	7.6	2.0	13.3	9.5	1.6
Principal Economic Status						
At work	19.5	11.7	[4.0]	13.5	1.6	*
Unemployed	*	*	*	*	*	*
Student	*	*	*	*	*	*
Home duties	30.2	11.1	4.1	9.5	13.5	1.3
Retired	24.0	7.8	2.9	8.3	8.1	1.2
Not at work due to illness or disability	34.2	20.3	[11.4]	16.0	8.4	*
Marital status						
Married	21.2	6.1	2.1	9.3	5.9	1.4
Widowed/Separated/Divorced	30.5	12.3	4.2	9.4	12.5	1.0
Never married	36.5	15.7	8.2	11.3	16.1	[0.4]
Highest education level attained						
Primary or below	31.7	12.7	5.2	10.7	13.0	1.3
Lower secondary	21.5	5.0	1.3	9.4	7.8	[1.1]
Higher secondary	20.9	5.1	[1.9]	7.7	3.6	*
Post leaving cert	19.0	5.6	*	7.4	6.4	*
Third level non degree	15.3	4.6	*	12.0	0.2	*
Third level degree or above	5.5	1.6	*	1.1	2.0	*
Household composition						
1 elderly person living alone	37.2	13.8	5.8	9.5	13.9	0.6
2 elderly people living together	21.4	3.7	1.6	8.5	5.5	0.0
Other household composition	21.5	12.1	4.0	11.2	9.5	3.3
Tenure status						
Owner-occupied	27.1	8.7	3.5	9.4	7.9	0.7
Rented or rent free	27.6	22.6	7.3	11.6	23.9	[4.9]
Urban/rural location						
Urban areas	21.5	9.8	3.1	6.8	9.5	1.4
Rural areas	33.2	10.2	4.7	12.5	9.5	0.8
Chronic illness or health problem						
Yes	28.5	11.9	5.0	9.4	13.6	1.4
No	25.7	8.0	2.7	9.8	5.3	0.9
Health status						
Very good	18.7	5.9	3.3	10.4	3.6	[0.8]
Good	27.8	8.3	2.9	8.7	7.7	1.0
Fair	28.3	10.3	4.3	10.0	13.0	1.1
Bad/very bad	34.3	22.1	7.1	11.7	23.2	*
Private medical insurance						
Yes	15.1	3.2	0.7	5.5	4.2	0.1
No	33.2	13.4	5.5	12.5	13.2	1.9

¹ Experiencing 2 or more of the 11 types of deprivation.

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

* Sample occurrence too small for estimation.

Background Notes

Purpose of survey	The primary focus of the Survey on Income and Living Conditions (SILC) is the collection of information on the income and living conditions of different types of households in Ireland, in order to derive indicators on poverty, deprivation and social exclusion. It is a voluntary (for 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. This report presents results for the elderly population based on data collected in the period December 2008 to January 2010 and data collected January to December 2004.
Definitions of income	<p>Gross income: Income details are collected at both a household and individual level in SILC. In analysis, each individual's income is summed up to household level and in turn added to household level income components to calculate <i>gross household income</i>. The components of gross household income are:</p> <ol style="list-style-type: none"> 1. Earnings: This includes income from employment, self-employment and employer's social insurance contributions. 2. Social Transfers: Benefits obtained from the state are included in this category e.g. Old age pension. 3. Occupational Pensions: Income from a pension scheme generated by a company or organisation for the benefit of its employees is included here. 4. Private Pensions: Income received from private pension plans which is a pension scheme fully organised and paid for by the respondent or a deceased spouse or relative. 5. Investment Income: Income received from investments held. 6. Property Income: Income received from rental property or land. 7. Other income: Income not included elsewhere e.g. value of goods produced for own consumption. <p>Disposable income: Tax and social insurance contributions are also summed to household level and subtracted from the gross household income to calculate the <i>total disposable household income</i>. The components of disposable household income are gross household income less:</p> <ul style="list-style-type: none"> • Employer's social insurance contributions • Regular inter-household cash transfer paid • Tax on income and social insurance contributions
Equivalence scales	Equivalence scales are used to calculate the <i>equivalised household size</i> in a household. Although there are numerous scales, we focus on the national scale in this report. The national scale attributes a weight of 1 to the first adult, 0.66 to each subsequent adult (aged 14+ living in the household) and 0.33 to each child aged less than 14. The weights for each household are then summed to calculate the <i>equivalised household size</i> .
Equivalised Gross Income	Gross household income is divided by the <i>equivalised household size</i> to calculate equivalised gross income for each elderly person, which essentially is an approximate measure of how much of the income can be attributed to each member of the household. This <i>equivalised income</i> is then applied to each member of the household.
Indicators	<p>At-risk-of-poverty rate</p> <p>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 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 <i>at-risk-of-poverty at a 60% level</i>.</p>

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 currently achieved on the basis of a set of eleven basic deprivation indicators:

1. Two pairs of strong shoes
2. A warm waterproof overcoat
3. Buy new not second-hand clothes
4. Eat meat with meat, chicken, fish (or vegetarian equivalent) every second day
5. Have a roast joint or its equivalent once a week
6. Had to go without heating during the last year through lack of money
7. Keep the home adequately warm
8. Buy presents for family or friends at least once a year
9. Replace any worn out furniture
10. Have family or friends for a drink or meal once a month
11. Have a morning, afternoon or evening out in the last fortnight for entertainment

An individual is defined as being in 'consistent poverty' if they are:

- Identified as being at risk of poverty and
- Living in a household deprived of two or more of the eleven basic deprivation items listed above (note that it is enforced deprivation that is relevant in this context. For example, a household may not have a roast once a week. The household is classified as deprived of this basic indicator only if the reason they did not have it was because they could not afford it).

For more information go to www.cso.ie/releasespublications/documents/silc/current/silc.pdf

