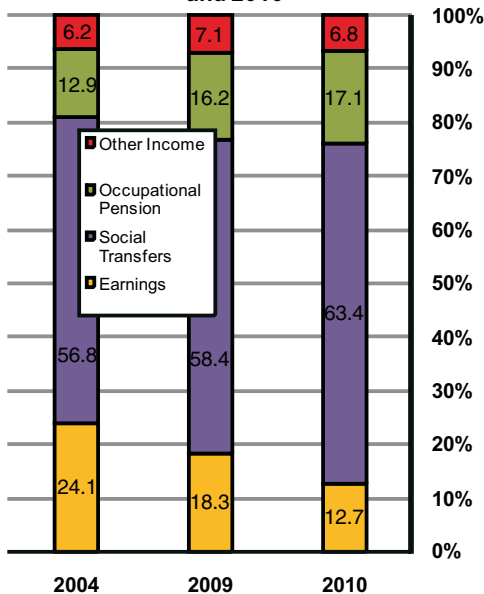




Composition of average weekly  
equivalised income of persons  
aged 65 and over, SILC 2004, 2009  
and 2010



## Survey on Income and Living Conditions (SILC)

### Thematic Report on the Elderly 2004, 2009 and 2010

This report updates the *Thematic Report on the Elderly, 2004 and 2009* with 2010 data. It focuses on the income of the elderly (i.e. those aged 65 or over) in Ireland in 2004, 2009 and 2010. It includes information on the composition of the elderly cohort, the level and composition of gross weekly equivalised income, the at risk of poverty rate, the consistent poverty rate and levels of enforced deprivation experienced by the elderly in 2004, 2009 and 2010.

#### Summary of main results for those aged 65 and over

	2004	2009	2010
Average gross weekly equivalised income	€289.05	€428.86	€403.23
At risk of poverty rate	27.1%	9.6%	9.6%
Deprivation rate	10.0%	9.5%	9.3%
Consistent Poverty Rate	3.9%	1.1%	0.9%

#### Summary of main findings

- ◆ The average income (i.e. gross weekly equivalised income) of the elderly was €403.23 in 2010, a decrease of 6% in the average weekly amount from a level of €428.86 in 2009. The decrease in average income between 2009 and 2010 reversed an upward trend in the income of the elderly between 2004 and 2009. The average income in 2004 was €289.05. *See table 2.*
- ◆ Earnings fell as a proportion of average income from 24.1% in 2004 to 18.3% in 2009 and to 12.7% in 2010 while the proportion of income coming from social transfers increased from 56.8% in 2004 to 63.4% in 2010.
- ◆ The at risk of poverty rate for the elderly in 2010 was 9.6%, unchanged from 2009. The rate in 2009 and 2010 represented a significant decline from 27.1% in 2004. *See table 9.*
- ◆ The level of enforced deprivation among the elderly was 9.3% in 2010 representing no significant change from 2009 or 2004. In general, elderly people tend to experience lower levels of enforced deprivation than other groups in society.
- ◆ The consistent poverty rate for the elderly was just under 1.0% in 2010. The rate in 2009 was just over 1.0% while the rate was significantly higher in 2004 at 3.9%. The decline in the rate between 2004 and 2010 could be attributed to the decline in the at risk of poverty rate from 27.1% in 2004 to 9.6% in 2010.

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Ardee Road  
Dublin 6  
Ireland

Skehard Road  
Cork  
Ireland

LoCall: 1890 313 414 (ROI)  
0870 876 0256 (UK/NI)

Tel: +353 1 498 4000  
Fax: +353 1 498 4229

Tel: +353 21 453 5000  
Fax: +353 21 453 5492

Both offices may be contacted through any of these telephone numbers.

CSO on the Web: [www.cso.ie](http://www.cso.ie)  
and go to  
People and Society: Health and Social  
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Director General: Pádraig Dalton

Enquiries:

Income statistics  
General queries

Direct Dial (021) 453 5485  
Email: [income&modules@cso.ie](mailto:income&modules@cso.ie)  
Information Section, ext 5021  
[information@cso.ie](mailto:information@cso.ie)

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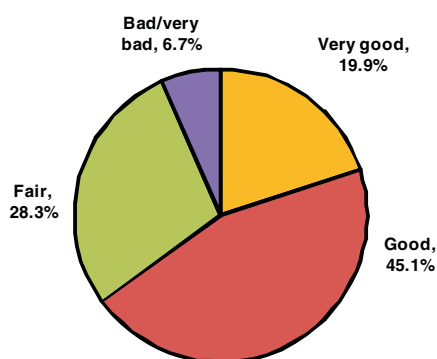
For more information contact Pamela Lafferty or Charline Babet at 021 453 5268, Caroline Barrett at 021 453 5485 or Anne McGrath at 021 453 5487.

## Composition of the elderly cohort in 2010

An elderly person is defined as a person aged 65 or over at the time of the SILC interview. An overview of the elderly, according to SILC 2010, SILC 2009 and SILC 2004 results, is presented in *table 1*.

- ◆ In 2010 nearly 55% of the elderly were female; just over 7% described their Principal Economic Status as *'at work'* while just under 7% had a highest level of educational attainment of *'third level degree or above'*.
- ◆ Almost 56% described their marital status as married; almost 88% owned their own home; more than one third of the elderly lived alone while almost 55% lived in an urban area in 2010.
- ◆ In 2010, almost 56% of the elderly said they suffered from a chronic illness while almost 7% of them said they had bad/very bad health. Just over 43% said that they were covered by private medical insurance. *See figure 1*.

**Figure 1 Composition of persons aged 65 and over by health status, SILC 2010**

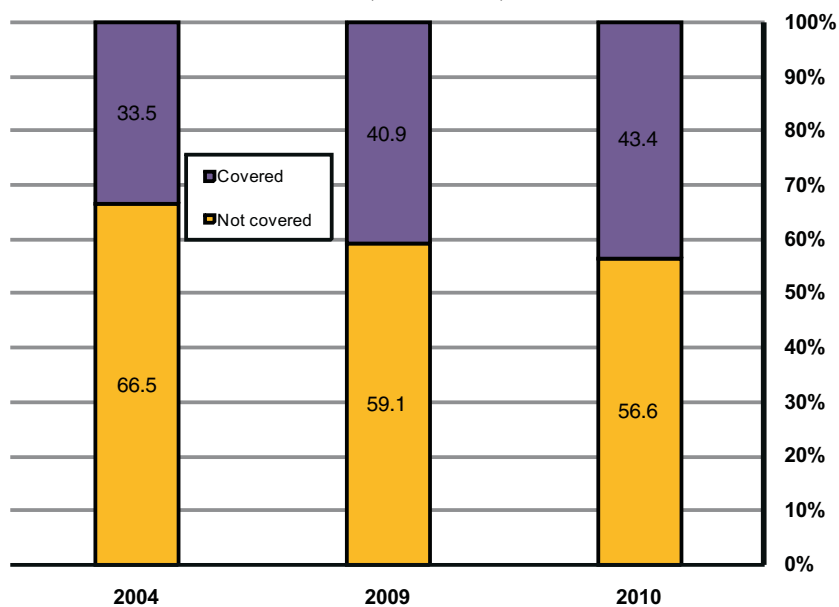


## Changes in the composition of the elderly cohort between 2004, 2009 and 2010

The proportion of those aged 65 and over in each classification remained stable between 2009 and 2010 although some significant changes in composition were evident since 2004. Noteworthy changes in proportions are highlighted below. *See table 1 and figure 2*.

- ◆ In 2004 more than two-thirds (66.4%) had a highest level of educational attainment of *'primary or below'*. In 2010 this figure was significantly lower at just over 53%.
- ◆ The proportion of the elderly that described their marital status as *'married'* increased from 46.7% in 2004 to 55.6% in 2010.
- ◆ Just over one-third (33.5%) of the elderly had private medical insurance in 2004 compared with just under 41% in 2009, and more than 43% in 2010.

**Figure 2 Percentage of the population aged 65 and over by whether or not they are covered by private medical insurance, SILC 2004, 2009 and 2010**



## Income

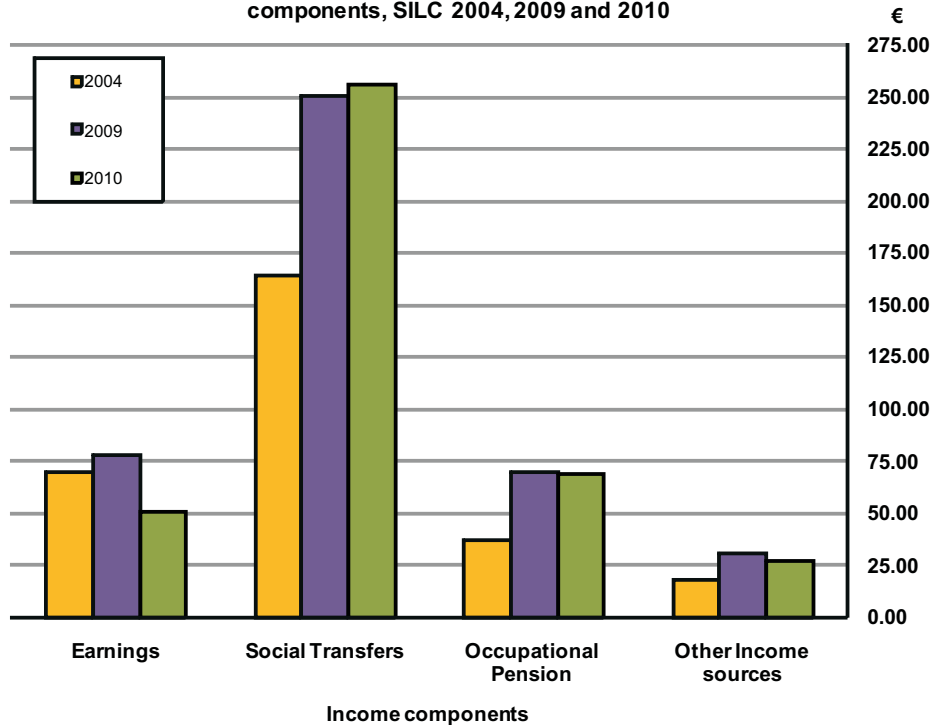
The average income (i.e. gross weekly equivalised income) of the elderly increased from €289.05 in 2004 to €428.86 in 2009, an increase of more than 48% over the five year period. However, this figure decreased to €403.23 in 2010, which was a decrease of 6% since 2009. See tables A, 2 and figures 3 and 4.

**Table A Gross weekly equivalised income by age group and year**

	2004	2009	2010	% change 2004-2009	% change 2009-2010
	€	€	€	%	%
<b>Total population</b>	460.91	551.39	521.43	+ 19.6	- 5.4
<b>Age Group</b>					
0-17	433.81	505.67	474.44	+ 16.6	- 6.2
18-64	503.26	592.57	564.18	+ 17.7	- 4.8
65 and over	289.05	428.86	403.23	+ 48.4	- 6.0

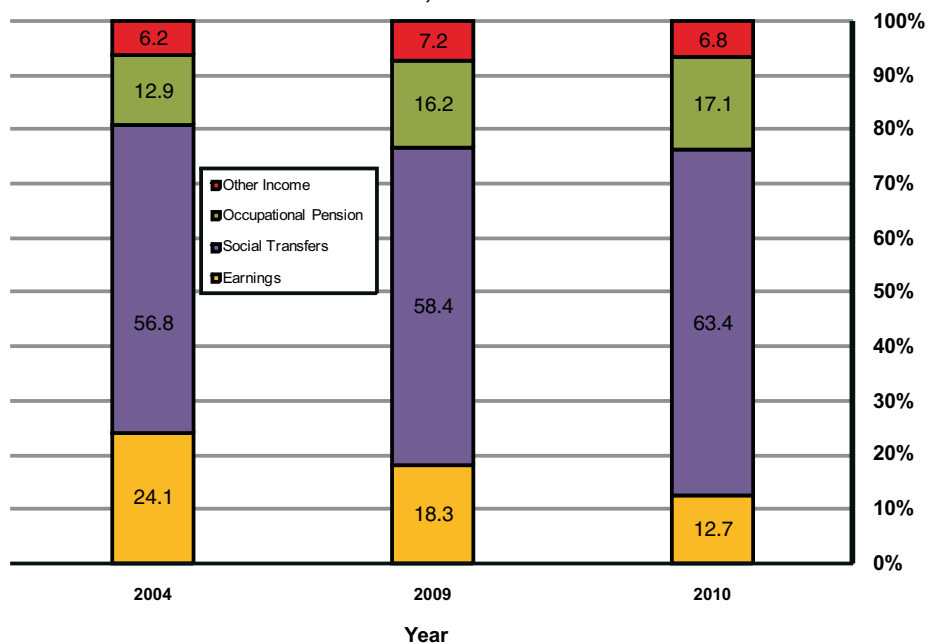
In *figure 3* average income of the elderly is broken down by its main components. This analysis indicates that the increase in average income between 2004 and 2009 was driven primarily by increases in social transfers and occupational pensions, while the decrease in income between 2009 and 2010 was mainly attributable to a decrease in earnings.

**Figure 3 Composition of gross weekly equivalised income by income components, SILC 2004, 2009 and 2010**



Earnings fell as a proportion of gross income from 18.3% in 2009 to 12.7% in 2010. Social transfers remained the most significant source of income over time, representing well over half of gross income in both 2004 and 2009, and nearly two-thirds of gross income in 2010. See *figure 4*.

**Figure 4 Composition of average gross weekly equivalised income, of persons aged 65 and over, SILC 2004, 2009 and 2010**



## Income by socio-demographic characteristics

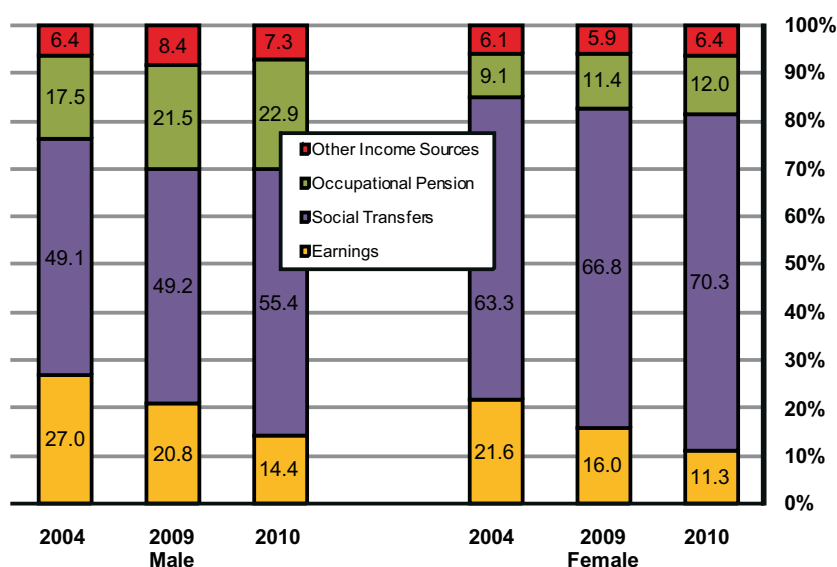
Income of the elderly was analysed by socio-demographic characteristics and some key findings are presented below.

- **Sex**

The average income of elderly males fell from €458.28 in 2009 to €414.67 in 2010, a decrease of more than 13%. In 2010, the income of elderly females was €393.85 representing no significant change on 2009. Elderly males continued to have a weekly income which was on average more than 5% higher than their female counterparts.

The composition of gross income differed considerably by sex. Elderly females were more reliant on social transfers than their male counterparts. In 2010, more than 70% of the gross income of elderly females came from social transfers compared with 55.4% for elderly males. Results show that elderly males became more reliant on social transfers as a source of income in 2010 when compared with 2004 or 2009. In 2010 the proportion of income made up of earnings continued to decrease for both sexes. *See table 3 and figure 5.*

**Figure 5 Composition of average gross weeklyequivalised income by gender SILC 2004, 2009 and 2010**



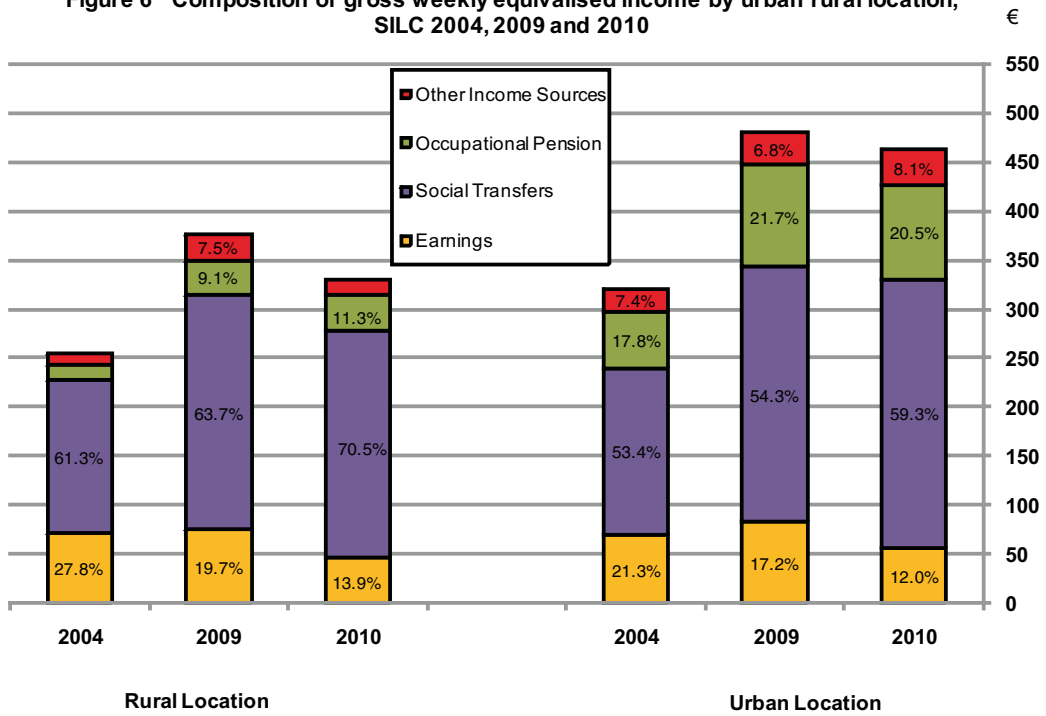
- **Household Composition**

In 2010, as in 2009, elderly people living alone had the lowest average weekly income (€352.18) when compared with those living in a household with another person aged 65 or over (€446.94) and those living in 'other household compositions' (€401.98). Those living in 'other household compositions', experienced a larger decrease in their income, between 2009 and 2010, than those living in other types of household. The average weekly income of this group decreased from €479.19 in 2009 to €401.98 in 2010, a decrease of over 16%. *See table 5.*

- **Urban or Rural Location**

In 2010 elderly people living in urban areas continued to have a higher average income than those living in rural areas (€463.98 compared with €329.68). Those living in rural areas were more dependent on social transfers and less reliant on occupational pensions as a source of income than those living in urban areas. *See table 6 and figure 6.*

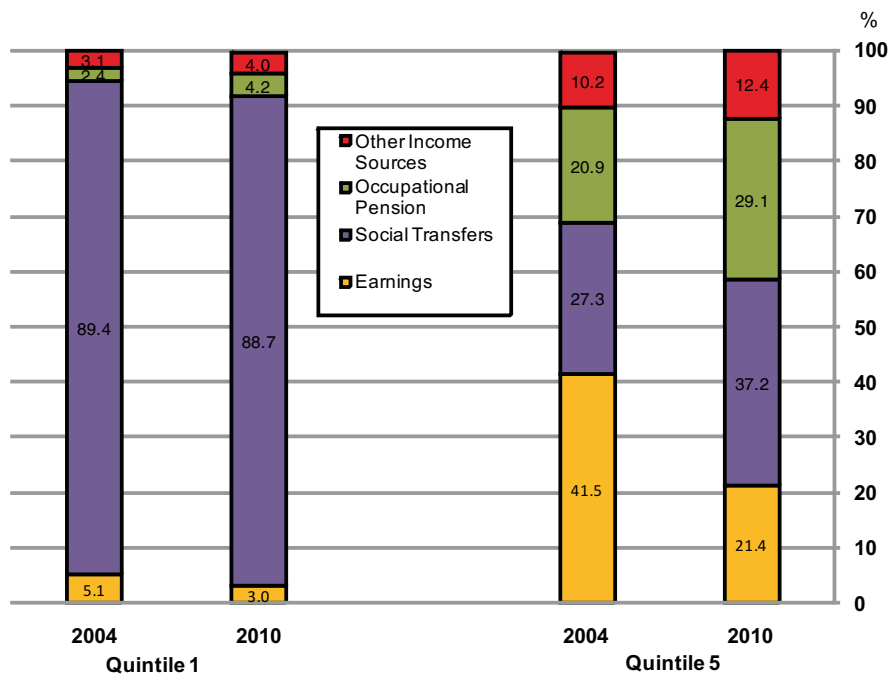
**Figure 6 Composition of gross weekly equivalised income by urban rural location, SILC 2004, 2009 and 2010**



• **Quintiles**

An analysis of the income distribution of the elderly by quintile showed that those in the lowest income quintile were largely dependent on social transfers as a source of income. In 2010, while almost 89% of the income of those in the lowest income quintile was made up of social transfers, just over 37% of the income of those in the highest quintile came from social transfers. However, between 2004 and 2010 the proportion of income made up of social transfers in the highest income quintile increased (27.3% to 37.2%) and the proportion made of income from occupational pensions also increased (20.9% to 29.1%). Between 2004 and 2010 the proportion of income made up of earnings in the highest income quintile fell from 41.5% to 21.4%. See figure 7.

**Figure 7 Composition of average gross weekly equivalised income by extreme quintiles, SILC 2004 and 2010**



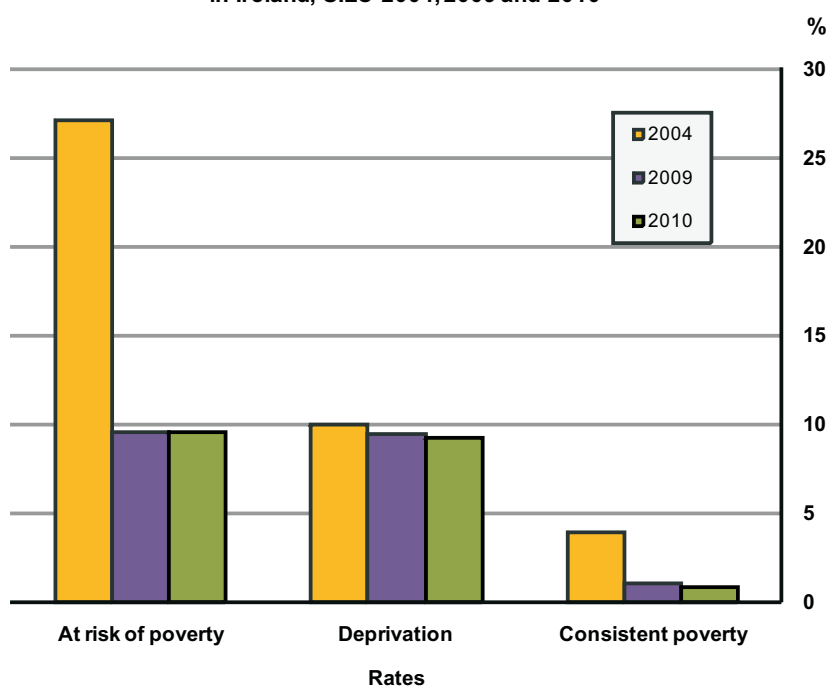
## Poverty and Deprivation among the elderly

The poverty and deprivation rates of those aged 65 and over were also analyzed and results by socio-demographic characteristic and by year (2004, 2009 and 2010) are presented in *table 9*. Some of the key findings are presented below. See *table 9 and figure 8*.

### Key Findings

- ◆ In 2010 and 2009, the at risk of poverty rates for those aged 65 or over was 9.6% down from 27.1% in 2004.
- ◆ The level of enforced deprivation among the elderly in 2010 was 9.3%, not a statistically significant change from the 2004 and the 2009 figures.
- ◆ The consistent poverty rate for the elderly fell from 3.9% in 2004 to 1.1% in 2009 and was 0.9% in 2010.

**Figure 8 Poverty and deprivation rates of the elderly in Ireland, SILC 2004, 2009 and 2010**



## At risk of poverty rate

Between 2004 and 2009 there was a notable decrease in the at risk of poverty rate across all age groups. The decrease for the elderly (those aged 65 or over) was the most noteworthy falling from 27.1% in 2004 to 9.6% in 2009 and 2010. See tables B and 9.

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

	2004	2009	2010
	%	%	%
<b>Total population</b>	19.4	14.1	15.8
<b>Age Group</b>			
0-17	22.7	18.6	19.5
18-64	16.6	13.0	15.3
65 and over	27.1	9.6	9.6

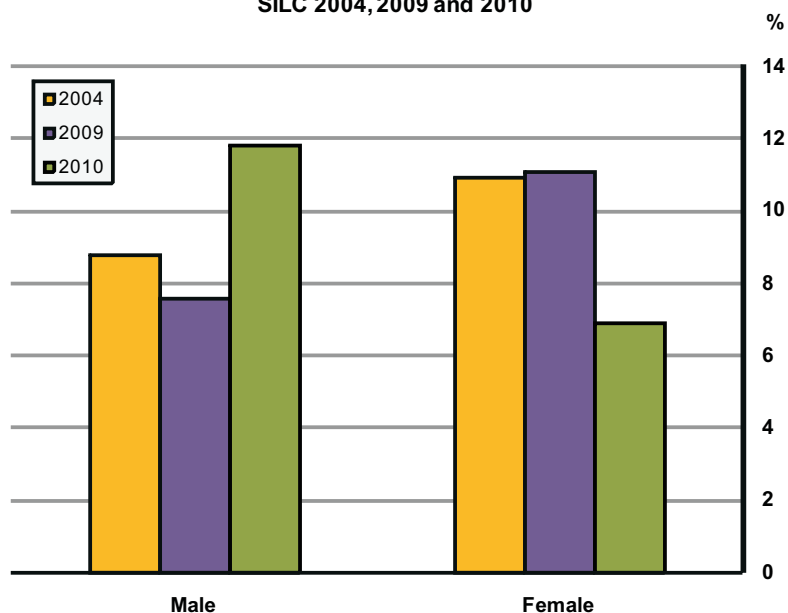
- ◆ In 2010 and in 2009 the elderly had the lowest at risk of poverty rate at 9.6% when compared with other age groups. This was in contrast to 2004 when the elderly had the highest at risk of poverty rate of 27.1%.
- ◆ In 2004 elderly groups with the highest at risk of poverty rates were elderly people 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 both 2009 and 2010, elderly people who described their Principal Economic Status as 'not at work due to illness or disability' (16.0% and 25.8% respectively) and those living in rural areas (12.5% and 14.7% respectively) had some of the highest at risk of poverty rates.

## Level of enforced deprivation

In 2010, 9.3% of the elderly experienced enforced deprivation (i.e. experienced two or more of the eleven types of deprivation) representing no significant change on the 2009 and the 2004 figures.

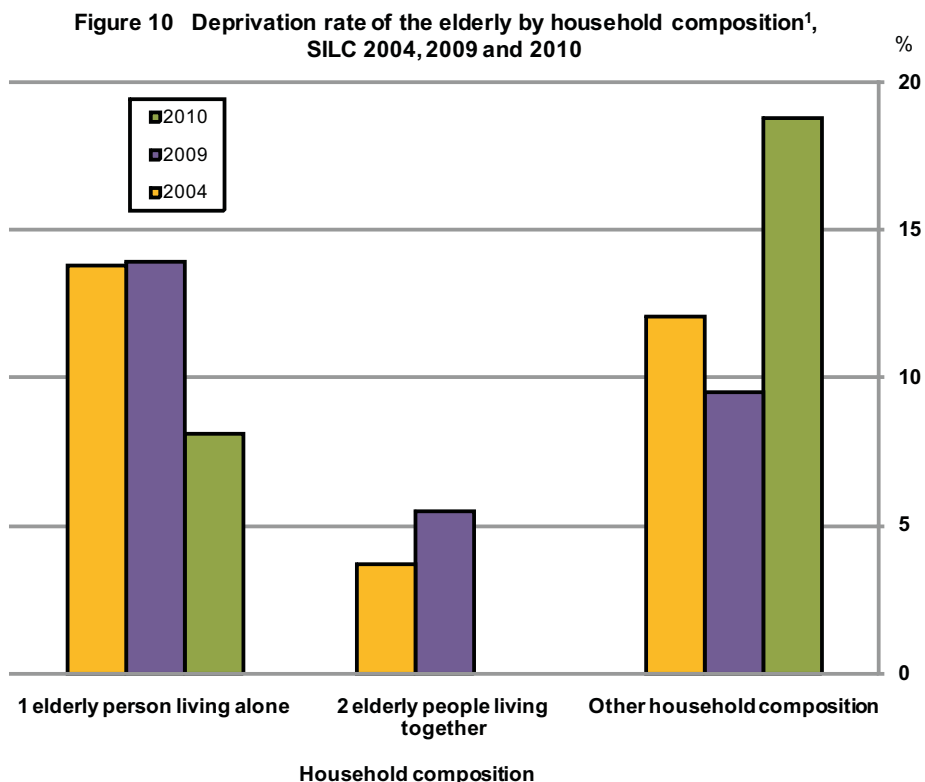
- ◆ In 2004, 2009 and 2010, the elderly groups who were most likely to experience relatively high levels of enforced deprivation were those living in rented accommodation and those who described their health status as 'bad or very bad'.
- ◆ In 2009, the deprivation rate of elderly males (7.6%) was lower than the deprivation rate of elderly females (11.1%). In 2010 the pattern reversed with a deprivation rate of 6.9% for elderly females and of 11.8% for elderly males. See figure 9.

**Figure 9 Deprivation rate of the elderly by sex, SILC 2004, 2009 and 2010**





- ◆ The deprivation rate of elderly people living alone and those living in a household with one other elderly person fell from 13.9% and 5.5% respectively in 2009 to 8.1% and 0.0% in 2010. On the other hand the deprivation rate for elderly people living in ‘other household composition’ increased from 9.5% in 2009 to 18.8% in 2010. See figure 10.



\* The value for two elderly people living together in 2010 is zero.

### Consistent poverty rate

In 2010 the consistent poverty rate for the elderly was not statistically different from the rate in 2009. In 2010 their consistent poverty rate was at 0.9%. In 2009 their consistent poverty was 1.1% down from 3.9% in 2004. See tables C and 9.

**Table C Consistent poverty rate by age group and year**

	2004	2009	2010
	%	%	%
<b>Total population</b>	6.6	5.5	6.2
<b>Age Group</b>			
0-17	9.2	8.7	8.1
18-64	5.9	4.9	6.4
65 and over	3.9	1.1	0.9

- ◆ Those aged 65 and over had the lowest consistent poverty rate at 0.9% in 2010 when compared with those aged 18-64 (6.4%) and those aged 0-17 (8.1%). Similar patterns could be observed in 2004 and in 2009.



## **Tables**

**Table 1 Profile of the elderly (those aged 65 and over), SILC 2004, 2009 and 2010**

% of individuals

	2004	2009	2010
<b>Sex</b>			
Male	43.8	44.8	45.1
Female	56.2	55.2	54.9
<b>Age group</b>			
65-69	29.6	32.2	30.0
70-75	27.2	26.1	28.0
75-79	20.7	18.6	20.2
80+	22.5	23.1	21.9
<b>Principal Economic Status</b>			
At work	6.8	9.0	7.2
Unemployed	0.2	0.3	0.3
Student	0.0	0.2	0.2
Home duties	40.0	37.7	37.5
Retired	47.4	47.9	50.0
Not at work due to illness or disability	4.3	4.7	4.0
<b>Marital status</b>			
Married	46.7	52.7	55.6
Widowed/Divorced/Separated	36.7	34.5	33.3
Never married	16.6	12.8	11.1
<b>Highest education level attained</b>			
Primary or below	66.4	55.9	53.3
Lower secondary	12.0	16.1	16.0
Higher secondary	8.8	11.8	11.8
Post leaving cert	4.3	7.8	6.6
Third level non degree	3.1	4.7	4.9
Third level degree or above	4.8	3.5	6.8
<b>Household composition</b>			
1 elderly person living alone	36.3	34.3	33.4
2 elderly people living together	32.8	38.1	39.8
Other household composition	30.9	27.6	26.7
<b>Tenure status</b>			
Owner-occupied	90.9	90.1	87.8
Rented or rent free	9.1	10.0	12.2
<b>Urban/rural location</b>			
Urban areas	51.9	50.6	54.8
Rural areas	48.2	49.4	45.2
<b>Chronic illness or health problem</b>			
Yes	50.7	50.7	55.7
No	49.3	49.3	44.3
<b>Health status</b>			
Very good	16.9	19.8	19.9
Good	41.1	43.5	45.1
Fair	31.5	30.4	28.3
Bad/very bad	10.5	6.4	6.7
<b>Private medical insurance</b>			
Yes	33.5	40.9	43.4
No	66.5	59.1	56.6

**Table 2 Average weekly equivalised income of persons aged 65 and over by age group and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	2004		2009		2010	
	Income	Percentage	Income	Percentage	Income	Percentage
	€	%	€	%	€	%
<b>All persons aged 65 and over</b>						
<b>Gross Income</b>	<b>289.05</b>	<b>100.0</b>	<b>428.86</b>	<b>100.0</b>	<b>403.23</b>	<b>100.0</b>
Earnings	69.56	24.1	78.43	18.3	51.24	12.7
Social Transfers	164.06	56.8	250.33	58.4	255.76	63.4
Occupational Pension	37.43	12.9	69.56	16.2	68.90	17.1
Private Pension	7.92	2.7	9.72	2.3	13.53	3.4
Investment Income	5.16	1.8	9.30	2.2	6.82	1.7
Property Income	4.46	1.5	11.43	2.7	6.04	1.5
Other Income	0.45	0.2	0.08	0.0	0.95	0.2
<b>Age 65-69</b>						
<b>Gross Income</b>	<b>329.87</b>	<b>100.0</b>	<b>483.03</b>	<b>100.0</b>	<b>408.22</b>	<b>100.0</b>
Earnings	102.10	31.0	127.06	26.3	74.47	18.2
Social Transfers	160.54	48.7	241.06	49.9	239.06	58.6
Occupational Pension	45.83	13.9	73.79	15.3	67.52	16.5
Private Pension	10.70	3.2	15.67	3.2	13.35	3.3
Investment Income	4.48	1.4	9.85	2.0	7.42	1.8
Property Income	5.76	1.7	15.50	3.2	6.35	1.6
Other Income	0.47	0.1	0.10	0.0	0.05	0.0
<b>Age 70-74</b>						
<b>Gross Income</b>	<b>274.03</b>	<b>100.0</b>	<b>453.56</b>	<b>100.0</b>	<b>440.92</b>	<b>100.0</b>
Earnings	58.71	21.4	66.90	14.7	50.17	11.4
Social Transfers	168.51	61.5	272.48	60.1	282.15	64.0
Occupational Pension	34.89	12.7	82.12	18.1	75.70	17.2
Private Pension	6.51	2.4	9.44	2.1	14.87	3.4
Investment Income	2.26	0.8	8.31	1.8	6.90	1.6
Property Income	2.74	1.0	14.30	3.2	8.76	2.0
Other Income	0.41	0.1	0.02	0.0	2.38	0.5
<b>Age 75-79</b>						
<b>Gross Income</b>	<b>257.52</b>	<b>100.0</b>	<b>414.83</b>	<b>100.0</b>	<b>406.40</b>	<b>100.0</b>
Earnings	46.02	17.9	56.36	13.6	31.75	7.8
Social Transfers	160.34	62.3	250.58	60.4	262.13	64.5
Occupational Pension	32.07	12.5	74.14	17.9	78.16	19.2
Private Pension	7.81	3.0	9.78	2.4	18.81	4.6
Investment Income	4.26	1.7	12.71	3.1	10.28	2.5
Property Income	6.43	2.5	11.20	2.7	4.28	1.1
Other Income	0.58	0.2	0.05	0.0	0.99	0.2
<b>Age 80 or over</b>						
<b>Gross Income</b>	<b>282.53</b>	<b>100.0</b>	<b>336.84</b>	<b>100.0</b>	<b>345.22</b>	<b>100.0</b>
Earnings	61.55	21.8	41.45	12.3	38.80	11.2
Social Transfers	166.73	59.0	238.08	70.7	238.98	69.2
Occupational Pension	34.38	12.2	45.84	13.6	53.51	15.5
Private Pension	6.09	2.2	1.70	0.5	7.15	2.1
Investment Income	10.38	3.7	6.89	2.0	2.70	0.8
Property Income	3.03	1.1	2.72	0.8	3.75	1.1
Other Income	0.37	0.1	0.16	0.0	0.32	0.1

**Table 3 Average weekly equivalised income of persons aged 65 and over by sex and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	2004		2009		2010	
	Income	Percentage	Income	Percentage	Income	Percentage
	€	%	€	%	€	%
<b>Male</b>						
<b>Gross Income</b>	<b>303.58</b>	<b>100.0</b>	<b>458.28</b>	<b>100.0</b>	<b>414.67</b>	<b>100.0</b>
Earnings	82.00	27.0	95.45	20.8	59.68	14.4
Social Transfers	149.08	49.1	225.68	49.2	229.77	55.4
Occupational Pension	53.16	17.5	98.49	21.5	95.07	22.9
Private Pension	10.61	3.5	12.45	2.7	14.09	3.4
Investment Income	3.09	1.0	11.69	2.5	8.52	2.1
Property Income	5.27	1.7	14.44	3.2	6.88	1.7
Other Income	0.35	0.1	0.07	0.0	0.67	0.2
<b>Female</b>						
<b>Gross Income</b>	<b>277.74</b>	<b>100.0</b>	<b>404.95</b>	<b>100.0</b>	<b>393.85</b>	<b>100.0</b>
Earnings	59.88	21.6	64.59	16.0	44.33	11.3
Social Transfers	175.72	63.3	270.37	66.8	277.07	70.3
Occupational Pension	25.18	9.1	46.06	11.4	47.43	12.0
Private Pension	5.83	2.1	7.50	1.9	13.06	3.3
Investment Income	6.77	2.4	7.35	1.8	5.43	1.4
Property Income	3.83	1.4	8.99	2.2	5.35	1.4
Other Income	0.53	0.2	0.09	0.0	1.18	0.3

**Table 4 Average weekly equivalised income of persons aged 65 and over by marital status and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	2004		2009		2010	
	Income	Percentage	Income	Percentage	Income	Percentage
	€	%	€	%	€	%
<b>Married</b>						
<b>Gross Income</b>	<b>306.01</b>	<b>100.0</b>	<b>475.53</b>	<b>100.0</b>	<b>431.31</b>	<b>100.0</b>
Earnings	76.23	24.9	95.34	20.0	56.12	13.0
Social Transfers	172.62	56.4	272.73	57.4	275.80	63.9
Occupational Pension	37.35	12.2	69.26	14.6	66.96	15.5
Private Pension	11.14	3.6	14.35	3.0	16.84	3.9
Investment Income	3.41	1.1	10.27	2.2	8.16	1.9
Property Income	5.15	1.7	13.52	2.8	6.44	1.5
Other Income	0.12	0.0	0.06	0.0	0.98	0.2
<b>Widowed/Divorced/Separated</b>						
<b>Gross Income</b>	<b>277.44</b>	<b>100.0</b>	<b>378.17</b>	<b>100.0</b>	<b>374.34</b>	<b>100.0</b>
Earnings	75.58	27.2	65.62	17.4	49.75	13.3
Social Transfers	155.35	56.0	227.74	60.2	229.36	61.3
Occupational Pension	29.83	10.8	63.19	16.7	73.60	19.7
Private Pension	4.56	1.6	2.78	0.7	9.25	2.5
Investment Income	8.39	3.0	8.26	2.2	5.60	1.5
Property Income	3.10	1.1	10.47	2.8	5.59	1.5
Other Income	0.64	0.2	0.11	0.0	1.19	0.3
<b>Never Married</b>						
<b>Gross Income</b>	<b>266.96</b>	<b>100.0</b>	<b>373.71</b>	<b>100.0</b>	<b>349.21</b>	<b>100.0</b>
Earnings	37.54	14.1	43.47	11.6	31.34	9.0
Social Transfers	159.19	59.6	219.20	58.7	234.43	67.1
Occupational Pension	54.43	20.4	87.96	23.5	64.52	18.5
Private Pension	6.31	2.4	9.41	2.5	9.75	2.8
Investment Income	2.95	1.1	8.10	2.2	3.75	1.1
Property Income	5.52	2.1	5.46	1.5	5.36	1.5
Other Income	1.01	0.4	0.10	0.0	0.06	0.0

**Table 5 Average weekly equivalised income of persons aged 65 and over by household composition and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	2004		2009		2010	
	Income	Percentage	Income	Percentage	Income	Percentage
	€	%	€	%	€	%
<b>One adult aged 65 or over living alone</b>						
<b>Gross Income</b>	<b>251.66</b>	<b>100.0</b>	<b>361.89</b>	<b>100.0</b>	<b>352.18</b>	<b>100.0</b>
Earnings	16.79	6.7	20.49	5.5	13.29	3.8
Social Transfers	165.73	65.9	233.62	65.4	231.33	65.7
Occupational Pension	49.38	19.6	82.39	22.1	83.89	23.8
Private Pension	5.49	2.2	4.76	1.3	10.29	2.9
Investment Income	9.17	3.6	9.67	2.6	6.62	1.9
Property Income	4.32	1.7	10.90	3.0	5.99	1.7
Other Income	0.77	0.3	0.05	0.0	0.78	0.2
<b>Two adults both aged 65 or over living together</b>						
<b>Gross Income</b>	<b>271.43</b>	<b>100.0</b>	<b>452.59</b>	<b>100.0</b>	<b>446.94</b>	<b>100.0</b>
Earnings	24.94	9.2	51.13	11.3	23.99	5.4
Social Transfers	195.16	71.9	292.59	64.6	307.27	68.7
Occupational Pension	34.86	12.8	71.13	15.7	75.41	16.9
Private Pension	8.72	3.2	16.43	3.6	21.15	4.7
Investment Income	4.04	1.5	11.31	2.5	9.36	2.1
Property Income	3.63	1.3	9.94	2.2	8.43	1.9
Other Income	0.09	0.0	0.06	0.0	1.33	0.3
<b>Other household compositions</b>						
<b>Gross Income</b>	<b>351.78</b>	<b>100.0</b>	<b>479.19</b>	<b>100.0</b>	<b>401.98</b>	<b>100.0</b>
Earnings	179.13	50.9	187.90	39.2	139.36	34.7
Social Transfers	129.00	36.7	212.82	44.4	209.55	52.1
Occupational Pension	26.10	7.4	51.49	10.7	40.44	10.1
Private Pension	9.94	2.8	6.62	1.4	6.22	1.5
Investment Income	1.62	0.5	6.05	1.3	3.29	0.8
Property Income	5.51	1.6	14.15	3.0	2.53	0.6
Other Income	0.47	0.1	0.16	0.0	0.59	0.1

**Table 6 Average weekly equivalised income of persons aged 65 and over by urban-rural location and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	2004		2009		2010	
	Income	Percentage	Income	Percentage	Income	Percentage
	€	%	€	%	€	%
<b>Living in an urban Location</b>						
<b>Gross Income</b>	<b>321.11</b>	<b>100.0</b>	<b>479.61</b>	<b>100.0</b>	<b>463.98</b>	<b>100.0</b>
Earnings	68.51	21.3	82.46	17.2	55.63	12.0
Social Transfers	171.47	53.4	260.25	54.3	275.09	59.3
Occupational Pension	57.30	17.8	104.18	21.7	95.06	20.5
Private Pension	11.02	3.4	9.14	1.9	20.53	4.4
Investment Income	9.24	2.9	11.89	2.5	10.86	2.3
Property Income	3.21	1.0	11.67	2.4	6.12	1.3
Other Income	0.36	0.1	0.02	0.0	0.69	0.1
<b>Living in a rural location</b>						
<b>Gross Income</b>	<b>254.52</b>	<b>100.0</b>	<b>376.89</b>	<b>100.0</b>	<b>329.68</b>	<b>100.0</b>
Earnings	70.70	27.8	74.30	19.7	45.94	13.9
Social Transfers	156.07	61.3	240.18	63.7	232.35	70.5
Occupational Pension	16.03	6.3	34.12	9.1	37.22	11.3
Private Pension	4.59	1.8	10.31	2.7	5.04	1.5
Investment Income	0.76	0.3	6.64	1.8	1.93	0.6
Property Income	5.81	2.3	11.19	3.0	5.93	1.8
Other Income	0.56	0.2	0.15	0.0	1.26	0.4

**Table 7 Average weekly equivalised income of persons aged 65 and over by tenure status, and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	2004		2009		2010	
	Income	Percentage	Income	Percentage	Income	Percentage
Tenure Status	€	%	€	%	€	%
<b>Accommodation owned outright or with a mortgage</b>						
<b>Gross Income</b>	<b>293.50</b>	<b>100.0</b>	<b>445.32</b>	<b>100.0</b>	<b>418.46</b>	<b>100.0</b>
Earnings	73.72	25.1	84.14	18.9	53.67	12.8
Social Transfers	163.15	55.6	251.99	56.6	258.08	61.7
Occupational Pension	39.06	13.3	75.38	16.9	75.77	18.1
Private Pension	8.68	3.0	10.76	2.4	15.36	3.7
Investment Income	3.60	1.2	10.27	2.3	7.70	1.8
Property Income	4.91	1.7	12.68	2.8	6.81	1.6
Other Income	0.40	0.1	0.09	0.0	1.08	0.3
<b>Accommodation is rented or provided rent free</b>						
<b>Gross Income</b>	<b>249.78</b>	<b>100.0</b>	<b>279.90</b>	<b>100.0</b>	<b>293.96</b>	<b>100.0</b>
Earnings	32.97	13.2	26.70	9.5	33.87	11.5
Social Transfers	172.10	68.9	235.34	84.1	239.12	81.3
Occupational Pension	23.03	9.2	16.99	6.1	19.61	6.7
Private Pension	1.29	0.5	0.28	0.1	0.39	0.1
Investment Income	18.91	7.6	0.45	0.2	0.51	0.2
Property Income	0.53	0.2	0.14	0.1	0.46	0.2
Other Income	0.96	0.4	0.00	0.0	0.00	0.0



**Table 8 Average weekly equivalised income of persons aged 65 and over by quintile and composition of gross income, SILC 2004, 2009 and 2010**

Average Weekly Equivalised Income	Quintile 1: Gross Income <= €257.06		Quintile 2: Gross Income <= €287.73		Quintile 3: Gross Income <= €353.06		Quintile 4: Gross Income <= €488.92		Quintile 5: Gross Income > €488.92		All persons aged 65 and over	
	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage
<b>2010</b>	€	%	€	%	€	%	€	%	€	%	€	%
<b>Gross Income</b>	<b>189.56</b>	<b>100.0</b>	<b>273.80</b>	<b>100.0</b>	<b>314.83</b>	<b>100.0</b>	<b>417.15</b>	<b>100.0</b>	<b>820.91</b>	<b>100.0</b>	<b>403.23</b>	<b>100.0</b>
Earnings	5.71	3.0	10.24	3.7	14.88	4.7	49.98	12.0	175.42	21.4	51.24	12.7
Social Transfers	168.20	88.7	259.14	94.6	266.64	84.7	279.69	67.0	305.13	37.2	255.76	63.4
Occupational Pension	8.00	4.2	2.73	1.0	23.02	7.3	72.16	17.3	238.61	29.1	68.90	17.1
Private Pension	3.88	2.0	0.89	0.3	2.21	0.7	5.33	1.3	55.33	6.7	13.53	3.4
Investment Income	1.50	0.8	0.32	0.1	3.22	1.0	2.84	0.7	26.23	3.2	6.82	1.7
Property Income	2.17	1.1	0.45	0.2	4.14	1.3	5.03	1.2	18.40	2.2	6.04	1.5
Other Income	0.09	0.0	0.02	0.0	0.74	0.2	2.12	0.5	1.78	0.2	0.95	0.2
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
<b>2009</b>	€	%	€	%	€	%	€	%	€	%	€	%
<b>Gross Income</b>	<b>209.41</b>	<b>100.0</b>	<b>277.34</b>	<b>100.0</b>	<b>320.77</b>	<b>100.0</b>	<b>430.44</b>	<b>100.0</b>	<b>911.44</b>	<b>100.0</b>	<b>428.86</b>	<b>100.0</b>
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
Average Weekly Equivalised Income	Quintile 1: Gross Income <= €179.97		Quintile 2: Gross Income <= €197.67		Quintile 3: Gross Income <= €243.57		Quintile 4: Gross Income <= €374.90		Quintile 5: Gross Income > €374.90		All persons aged 65 and over	
	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage	Income	Percentage
<b>2004</b>	€	%	€	%	€	%	€	%	€	%	€	%
<b>Gross Income</b>	<b>153.77</b>	<b>100.0</b>	<b>188.77</b>	<b>100.0</b>	<b>214.83</b>	<b>100.0</b>	<b>300.95</b>	<b>100.0</b>	<b>587.29</b>	<b>100.0</b>	<b>289.05</b>	<b>100.0</b>
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 (those aged 65 and over) in Ireland, SILC 2004, 2009 and 2010**

% of individuals aged 65 and over

	2004			2009			2010		
	At risk of poverty rate	Deprivation rate <sup>1</sup>	Consistent poverty rate	At risk of poverty rate	Deprivation rate <sup>1</sup>	Consistent poverty rate	At risk of poverty rate	Deprivation rate <sup>1</sup>	Consistent poverty rate
<b>All persons aged 65 and over</b>	<b>27.1</b>	<b>10.0</b>	<b>3.9</b>	<b>9.6</b>	<b>9.5</b>	<b>1.1</b>	<b>9.6</b>	<b>9.3</b>	<b>0.9</b>
<b>Sex</b>									
Male	25.8	8.8	4.0	8.9	7.6	0.8	10.3	11.8	1.2
Female	28.2	10.9	3.8	10.2	11.1	1.4	9.1	6.9	0.6
<b>Age group</b>									
65-69	29.5	11.3	5.2	10.4	11.0	1.1	12.9	4.6	0.6
70-75	26.2	10.8	4.8	7.1	6.5	1.5	5.5	17.6	1.0
75-79	27.3	9.6	2.8	7.2	11.2	0.1	9.2	6.4	0.6
80+	25.0	7.6	2.0	13.3	9.5	1.6	10.8	13.6	1.5
<b>Principal Economic Status</b>									
At work	19.5	11.7	4.0	13.5	1.6	0.0	11.5	0.0	0.0
Unemployed	*	*	*	*	*	*	*	*	*
Student	*	*	*	*	*	*	*	*	*
Home duties	30.2	11.1	4.1	9.5	13.5	1.3	9.1	5.6	0.5
Retired	24.0	7.8	2.9	8.3	8.1	1.2	8.2	7.9	0.6
Not at work due to illness/disability	34.2	20.3	11.4	16.0	8.4	1.6	25.8	36.8	9.5
<b>Marital status</b>									
Married	21.2	6.1	2.1	9.3	5.9	1.4	8.5	9.6	0.8
Widowed/Separated/Divorced	30.5	12.3	4.2	9.4	12.5	1.0	11.3	11.6	1.3
Never married	36.5	15.7	8.2	11.3	16.1	0.4	10.3	0.0	0.0
<b>Highest education level attained</b>									
Primary or below	31.7	12.7	5.2	10.7	13.0	1.3	11.7	7.1	0.8
Lower secondary	21.5	5.0	1.3	9.4	7.8	1.1	9.2	21.8	2.0
Higher secondary	20.9	5.1	1.9	7.7	3.6	0.9	6.3	6.0	0.4
Post leaving cert	19.0	5.6	0.7	7.4	6.4	1.4	6.1	11.8	0.7
Third level non degree	15.3	4.6	0.0	12.0	0.2	0.0	9.2	0.0	0.0
Third level degree or above	5.5	1.6	0.6	1.1	2.0	0.4	4.0	0.0	0.0
<b>Household composition</b>									
1 elderly person living alone	37.2	13.8	5.8	9.5	13.9	0.6	9.4	8.1	0.8
2 elderly people living together	21.4	3.7	1.6	8.5	5.5	0.0	7.8	0.0	0.0
Other household composition	21.5	12.1	4.0	11.2	9.5	3.3	12.7	18.8	2.4
<b>Tenure status</b>									
Owner-occupied	27.1	8.7	3.5	9.4	7.9	0.7	9.7	6.8	0.7
Rented or rent free	27.6	22.6	7.3	11.6	23.9	4.9	9.0	28.5	2.6
<b>Urban/rural location</b>									
Urban areas	21.5	9.8	3.1	6.8	9.5	1.4	5.4	13.7	0.7
Rural areas	33.2	10.2	4.7	12.5	9.5	0.8	14.7	7.3	1.1
<b>Chronic illness or health problem</b>									
Yes	28.5	11.9	5.0	9.4	13.6	1.4	9.1	13.0	1.2
No	25.7	8.0	2.7	9.8	5.3	0.9	10.3	5.1	0.5
<b>Health status</b>									
Very good	18.7	5.9	3.3	10.4	3.6	0.8	9.3	2.8	0.3
Good	27.8	8.3	2.9	8.7	7.7	1.0	9.9	5.0	0.5
Fair	28.3	10.3	4.3	10.0	13.0	1.1	9.1	14.0	1.3
Bad/very bad	34.3	22.1	7.1	11.7	23.2	2.9	11.5	33.7	3.9
<b>Private medical insurance</b>									
Yes	15.1	3.2	0.7	5.5	4.2	0.1	4.7	2.3	0.1
No	33.2	13.4	5.5	12.5	13.2	1.9	13.4	11.1	1.5

<sup>1</sup> Experiencing 2 or more of the 11 types of deprivation.

\* Sample occurrence too small for estimation.

## A1 Sample size by demographic characteristics and year

Number of individuals aged 65 and over

	2004	2009	2010
<b>All those aged 65 and over</b>	2,399	2,434	2,046
<b>Sex</b>			
Male	1,084	1,104	941
Female	1,315	1,330	1,105
<b>Age group</b>			
65-69	707	708	584
70-75	658	651	567
75-79	508	479	415
80+	526	596	480
<b>Principal Economic Status</b>			
At work	171	179	140
Unemployed	5	7	9
Student	1	5	4
Home duties	976	928	763
Retired	1,146	1,230	1,040
Not at work due to illness or disability	84	81	78
<b>Marital status</b>			
Married	1,135	1,310	1,094
Widowed/Separated/Divorced	852	806	697
Never married	412	318	255
<b>Highest education level attained</b>			
Primary or below	1,575	1,353	1,122
Lower secondary	303	371	310
Higher secondary	209	287	238
Post leaving cert	94	193	118
Third level non degree	79	116	108
Third level degree or above	125	108	129
<b>Household composition</b>			
1 elderly person living alone	958	861	769
2 elderly people living together	850	970	796
Other household composition	591	603	481
<b>Tenure status</b>			
Owner- occupied	2,175	2,196	1,828
Rented or rent free	224	238	218
<b>Urban/rural location</b>			
Urban areas	1,287	1,330	1,082
Rural areas	1,112	1,104	964
<b>Chronic illness or health problem</b>			
Yes	1,228	1,246	1,156
No	1,171	1,188	890
<b>Health status</b>			
Very good	423	476	413
Good	994	1,067	893
Fair	758	715	607
Bad/very bad	224	176	133
<b>Private medical insurance</b>			
Yes	799	1,013	856
No	1,600	1,421	1,190



## Background Notes

<b>Purpose of survey</b>	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.
<b>Reference Period</b>	This report presents results for the elderly i.e. those aged 65 and over on the date of interview, based on data collected in the period December 2009 to December 2010 (2010), December 2008 to January 2010 (2009) and data collected January to December 2004 (2004). The income reference period of this report is twelve months prior to the date of interview.
<b>Statistical significance</b>	All year to year changes in proportions quoted here are statistically significant unless otherwise stated. SILC is a sample survey. As in all sample surveys, margins of statistical error exist. Thus, where there is a nominal change in the value of an item from one year to the next, given the inherent margin of statistical error in reality there may be no change in the value of that indicator. Changes in proportions presented in this publication are only noted if they are statistically significant using a 95% confidence interval.
<b>Definitions of income</b>	<p><b>Gross income:</b> Income details are collected at both a household and individual level in SILC. In this 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"> <li>1. Earnings: This includes income from employment, self-employment and employer's social insurance contributions.</li> <li>2. Social Transfers: Benefits obtained from the state are included in this category e.g. Old age pension. Retirement lump sum values are also included here when applicable.</li> <li>3. Occupational Pensions: Income from a pension scheme generated by a company or organisation for the benefit of its employees is included here.</li> <li>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.</li> <li>5. Investment Income: Income received from investments held.</li> <li>6. Property Income: Income received from rental property or land.</li> <li>7. Other income: Income not included elsewhere e.g. value of goods produced for own consumption.</li> </ol>
<b>Equivalence scales</b>	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> .
<b>Equivalised Gross Income</b>	Gross household income is divided by the <i>equivalised household size</i> to calculate equivalised gross income for each person, which essentially is an approximate measure of how much of the income, can be attributed to each member of the household. This <i>equivalised gross income</i> is then applied to each member of the household.
<b>Indicators</b>	<p><b>At-risk-of-poverty rate</b></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](http://www.cso.ie/releasespublications/documents/silc/current/silc.pdf)