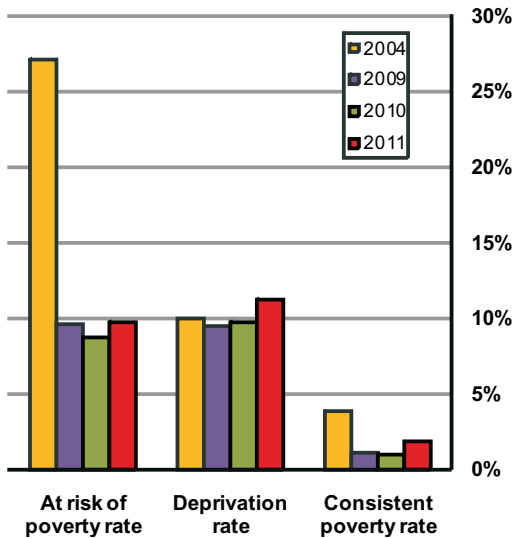




**Poverty and deprivation rates of the elderly in Ireland, SILC 2004, 2009, 2010 revised and 2011**



# Survey on Income and Living Conditions (SILC)

## Thematic Report on the Elderly 2004, 2009, 2010 (revised) and 2011

The Survey on Income and Living Conditions (SILC) in Ireland is a household survey covering a broad range of issues in relation to income and living conditions. This report includes information on the composition of the elderly cohort (ie those aged 65 and over), the level and composition of gross weekly equivalised income, the at risk of poverty rate, the consistent poverty rate and rates of enforced deprivation experienced by the elderly. It updates to 2011 information previously published and revises results for 2010<sup>1</sup>. A summary of the key results of the 2011 survey, along with revised results for 2010 and comparable results from previous years is presented below:

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

	2004	2009	2010	2011
Average gross weekly equivalised income	€289.05	€428.86	€411.90	€407.28
At risk of poverty rate	27.1%	9.6%	8.7%	9.7%
Deprivation rate <sup>1</sup>	10.0%	9.5%	9.8%	11.3%
Consistent poverty rate	3.9%	1.1%	0.9%	1.9%

<sup>1</sup> Experienced two or more types of enforced deprivation

### Summary of main findings

- ◆ The average income (ie gross weekly equivalised income) decreased by 5% between 2009 and 2011. It reversed the upward trend in the income of the elderly which increased by 48% between 2004 and 2009. *See table 2*
- ◆ Between 2004 and 2011, the proportion of income coming from earnings decreased (from 24.1% in 2004 to 16.1% in 2011) while the proportion of income coming from social transfers increased (from 56.8% in 2004 to 62.7% in 2011).
- ◆ Overall the at risk of poverty rate fell from 27.1% in 2004 to 9.7% in 2011. There was no statistically significant change in the rate between 2009, 2010 and 2011. *See table 9.*
- ◆ The rate of enforced deprivation among the elderly was 11.3% in 2011 representing no significant change from 2010, 2009 and 2004.
- ◆ The consistent poverty rate for the elderly fell from 3.9% in 2004 to 1.1% in 2009 and 0.9% in 2010 but increased to 1.9% in 2011.

<sup>1</sup>Please see <http://cso.ie/shorturl.aspx/178> for more information.

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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  
Conditions

Director General: Pádraig Dalton

Enquiries:

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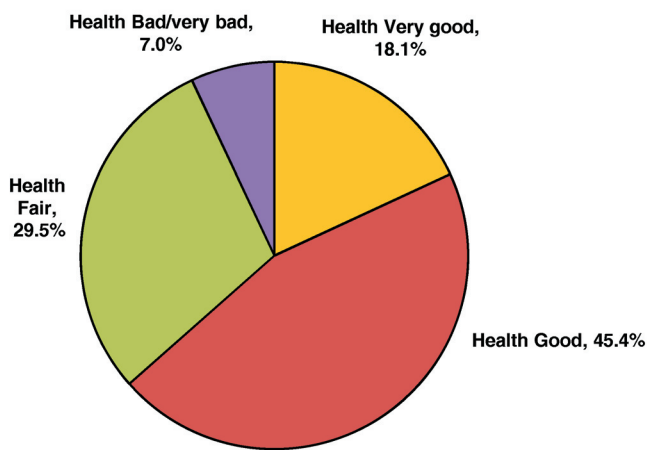
Direct Dial (021) 453 5268  
Email: [income&modules@cso.ie](mailto:income&modules@cso.ie)  
Information Section, ext 5021  
[information@cso.ie](mailto:information@cso.ie)

## Composition of the elderly cohort in 2011

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 results, is presented in *table 1*. Some of the key findings for 2011 are presented below.

- ◆ In 2011 nearly 55% of the elderly were female, almost 9% had a highest educational attainment of '*third level degree or above*' while just over one third of the elderly were widowed, divorced or separated. The majority of the elderly were retired or on home duties (52% and 35% respectively) with just over 7% at work.
- ◆ Just over 56% of the elderly lived in an urban area. More than 87% were living in owner-occupied accommodation.

**Figure 1 Composition of persons aged 65 and over by health status, SILC 2011**



- ◆ Even though only 7% of the elderly described their health status as '*bad or very bad*', more than 56% said that they suffered from a chronic illness or a health problem. Almost 44% were covered by private medical insurance. See *figure 1*.

## Income

The gross weekly income of the elderly population increased from €289.05 in 2004 to €428.86 in 2009, an increase of more than 48% over the five year period. However, it decreased by 5% between 2009 and 2011 from €428.86 to €407.28.

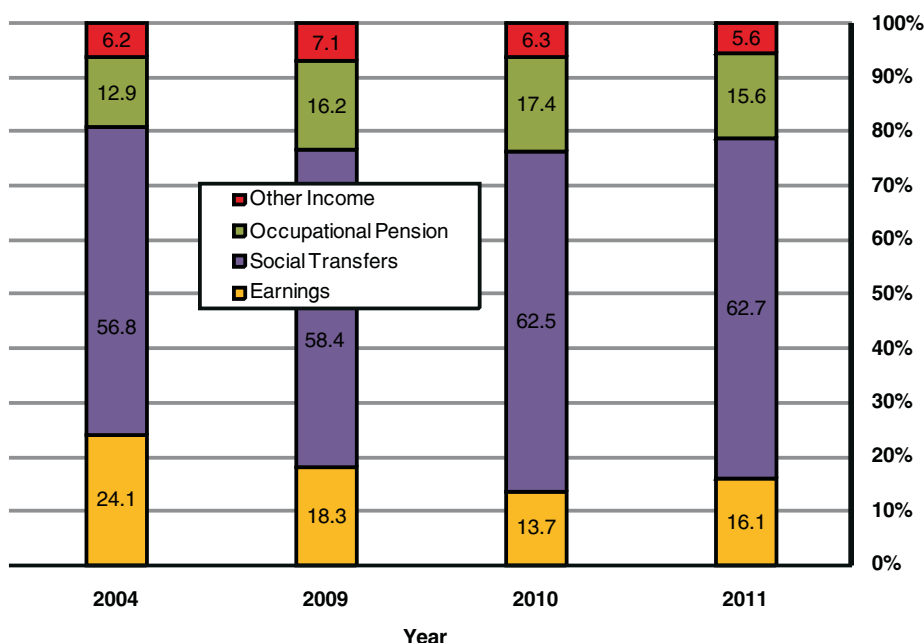
Comparing the elderly with other age groups showed that between 2004 and 2009 the income for those of working age (18-64) increased by just under 18% while the income of those aged 0-17 increased by just under 17%. Between 2009 and 2011 income decreased for all age groups (note that the equivalised gross income is applied to each member of the household). See table A and table 2.

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

	2004	2009	2010	2011	% change 2004-2009	% change 2004-2011	% change 2009-2010	% change 2009-2011	% change 2010-2011
	€	€	€	€	%	%	%	%	%
<b>Total population</b>	460.91	551.39	534.66	522.87	+ 19.6	+ 13.4	- 3.0	- 5.2	- 2.2
<b>Age Group</b>									
0-17	433.81	505.67	490.66	495.18	+ 16.6	+ 14.1	- 3.0	- 2.1	+ 0.9
18-64	503.26	592.57	576.78	557.09	+ 17.7	+ 10.7	- 2.7	- 6.0	- 3.4
65 and over	289.05	428.86	411.90	407.28	+ 48.4	+ 40.9	- 4.0	- 5.0	- 1.1

In figure 2, the average income of the elderly is broken down by its main components. This analysis indicates that the increase in the average income between 2004 and 2011 was driven primarily by increases in both social transfers and occupational pensions.

**Figure 2 Composition of average gross weekly equivalised income of persons aged 65 and over, SILC 2004, 2009, 2010 revised and 2011**



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 and 2011. Earnings fell as a proportion of gross income from 24.1% in 2004 to 16.1% in 2011.

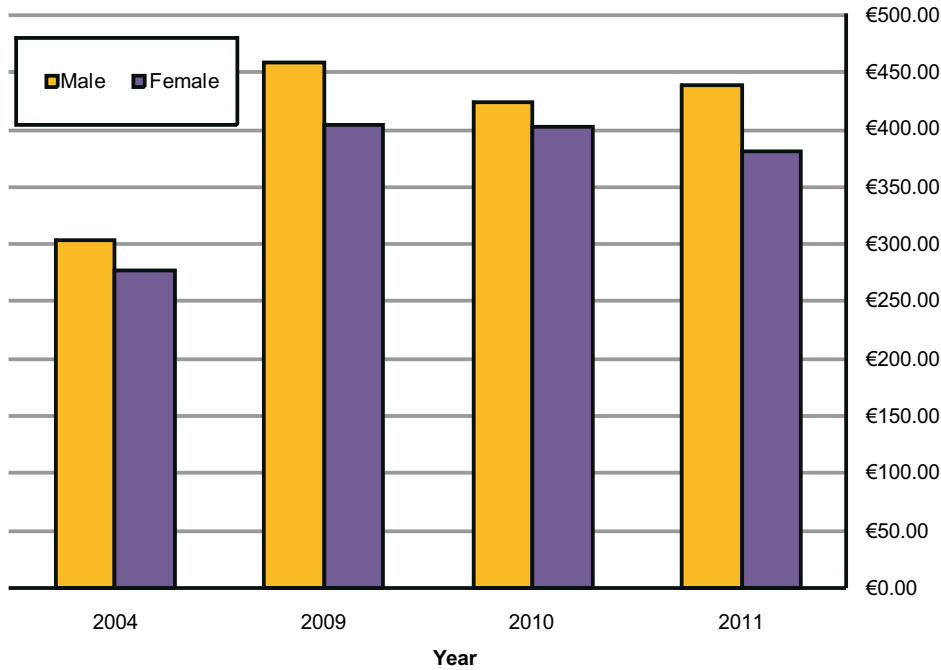
## Income by socio-demographic characteristics

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

### ◆ Sex

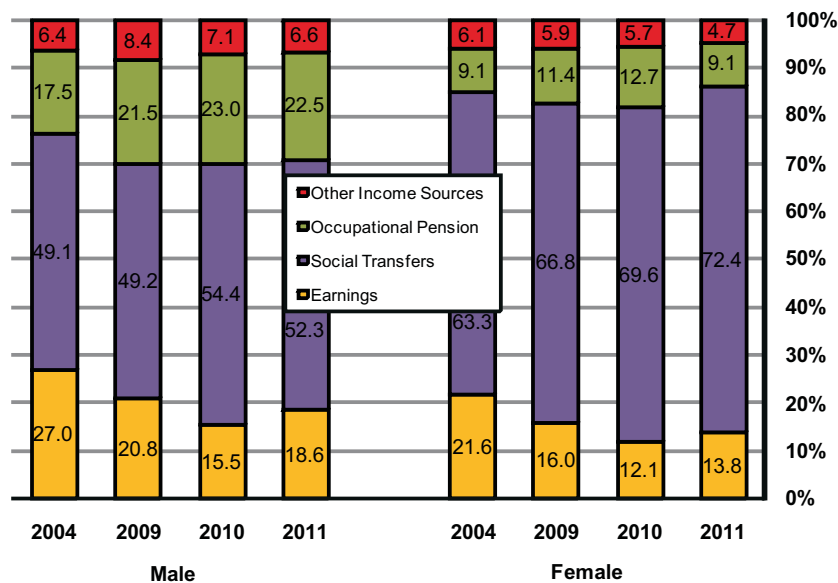
In 2011 the average weekly income of elderly males continued to be higher than that of their female counterparts (€438.38 and €381.67 respectively). See table 3 and figure 3.

**Figure 3 Average weekly equivalised income of persons aged 65 and over by sex, SILC 2004, 2009, 2010 revised and 2011**



Elderly males had higher average earnings and occupational pensions than elderly females in each of the four years. Elderly females were more reliant on social transfers than their male counterparts. In 2011, more than 70% of the gross income of elderly females came from social transfers compared with just over half for elderly males. See figure 4.

**Figure 4 Composition of average gross weekly equivalised income by gender SILC 2004, 2009, 2010 revised and 2011**



◆ **Marital status**

In 2011 elderly people who were married continued to have a higher average gross income when compared with those who were never married or those who were widowed, divorced or separated. Elderly people who were married had an average income of €447.05 in 2011 compared with €360.35 for elderly people who were widowed, divorced or separated and €354.39 for elderly people who were never married.

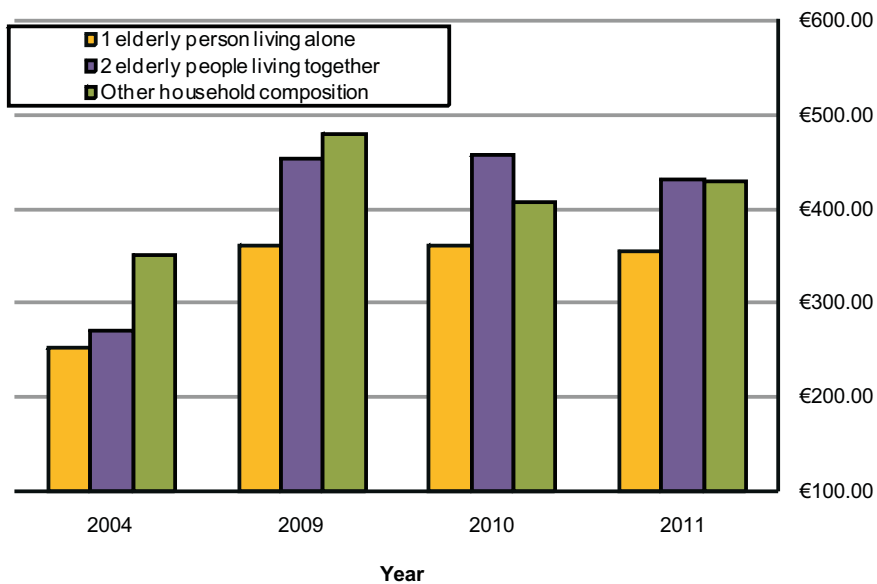
The composition of gross income also differed by marital status. Those who described their marital status as ‘*never married*’ were more reliant on occupational pensions than the others. For example in 2011, occupational pensions represented 21.4% of the average income of elderly people who were never married compared with 15.9% for those who were widowed, divorced and separated and 14.5% for those who were married. *See table 4.*

◆ **Household composition**

In 2011, as in other years, elderly people living alone had the lowest average weekly income when compared with those living in a household with another elderly person and those living in ‘*other household compositions*’ (€355.50, €430.73 and €429.98 respectively).

The elderly living in ‘*other household compositions*’ were more reliant on earnings and less reliant on social transfers as a source of income than those living alone or living with one other elderly person. In 2011 one third of the income of the elderly living in ‘*other household compositions*’ was made up of earnings compared with just over 9% for those living with another elderly person and almost 6% for those living alone. *See table 5 and figure 5.*

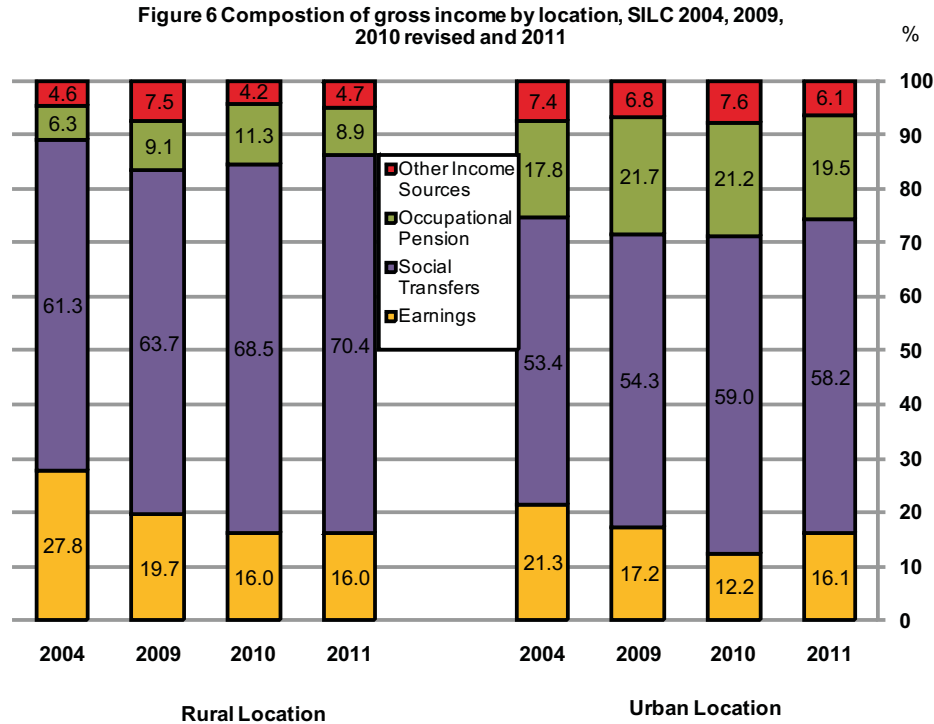
**Figure 5 Gross weekly equivalised income by household composition, SILC 2004, 2009, 2010 revised and 2011**



◆ **Urban or rural location**

In 2011, as in other years, elderly people living in urban areas had a higher average income than those living in rural areas (€461.37 compared with €338.31).

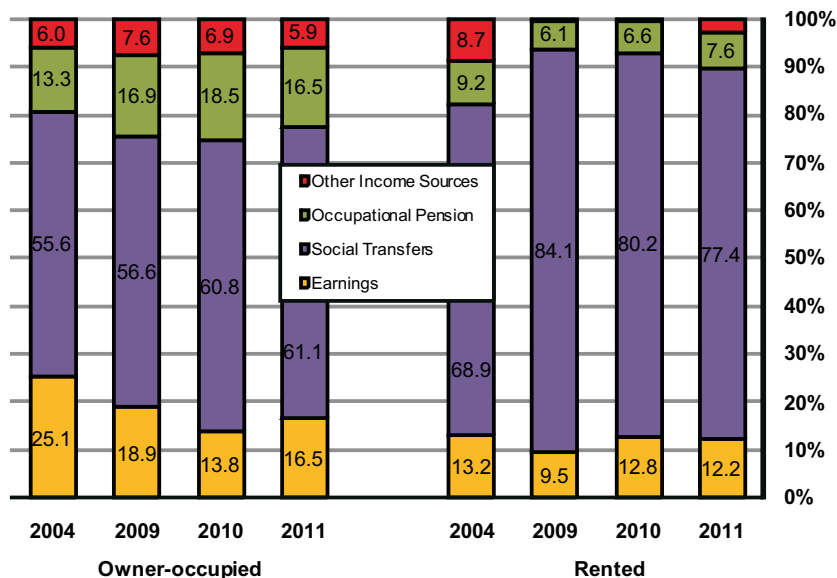
Those living in rural areas were more dependent on social transfers and less reliant on occupational pensions as a source of income than those living in urban areas. *See table 6 and figure 6.*



◆ **Tenure status**

In each of the four years elderly people living in owner-occupied accommodation had a higher average income than those living in rented accommodation (€421.65 compared with €308.68 in 2011). Those living in rented accommodation were more reliant on social transfers than those living in owner-occupied accommodation. For example, in 2011, 77% of the income of those elderly living in rented accommodation was made up of social transfers compared with 61% of the income of those living in owner-occupied accommodation. Less than 8 % of the income of elderly people living in rented accommodation came from occupational pensions compared with just under 17% for those living in owner-occupied accommodation. *See table 7 and figure 7*

**Figure 7 Composition of gross income by tenure status, SILC 2004, 2009, 2010 revised and 2011**

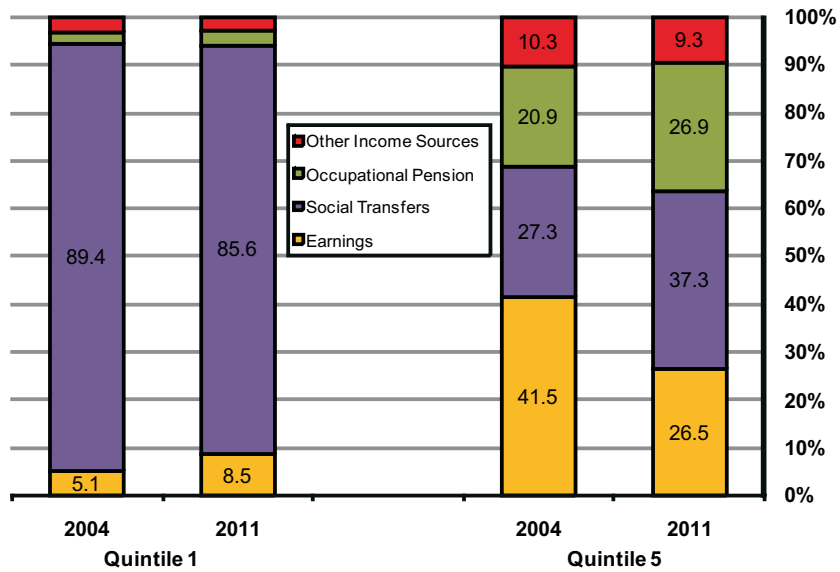


◆ **Quintiles**

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 2011, over 85% of the income of those in the lowest income quintile was made up of social transfers, while just over 37% of the income of those in the highest quintile came from social transfers.

However, between 2004 and 2011 the proportion of income made up of social transfers in the highest income quintile increased (27.3% to 37.3%) and the proportion of income made up of earnings fell from 41.5% to 26.5%. See table 8 and figure 8.

**Figure 8 Composition of average gross weekly equivalised income by extreme quintiles, SILC 2004 and 2011**



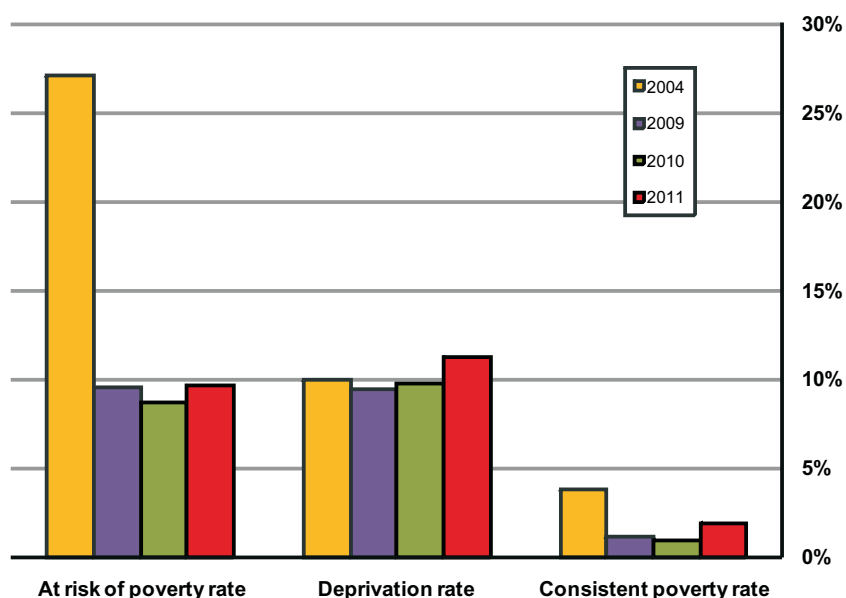
## Poverty and deprivation among the elderly

The poverty and deprivation rates of the elderly were also analysed and results by socio-demographic characteristics and by year (2004, 2009, 2010 and 2011) are presented in *table 9*. Some of the key findings are presented below.

### Key findings

- ◆ In 2011, the at risk of poverty rate for the elderly was 9.7% down from 27.1% in 2004. There was no statistically significant change in the rate between 2009, 2010 and 2011.
- ◆ The level of enforced deprivation among the elderly in 2011 was 11.3%, not a statistically significant change from the 2004, 2009 and 2010 figures.
- ◆ The consistent poverty rate for the elderly fell from 3.9% in 2004 to 1.1% in 2009 and 0.9% in 2010. It increased to 1.9% in 2011. *See figure 9*.

**Figure 9 Poverty and deprivation rates of the elderly in Ireland, SILC 2004, 2009, 2010 revised and 2011**



### 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 was the most noteworthy falling from 27.1% in 2004 to 9.7% in 2011. There was no statistically significant change in the rate between 2009, 2010 and 2011 for any of the age groups. *See table B*.

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

	2004	2009	2010	2011
	%	%	%	%
<b>Total population</b>	19.4	14.1	14.7	16.0
<b>Age Group</b>				
0-17	22.7	18.6	18.4	18.8
18-64	16.6	13.0	14.2	15.9
65 and over	27.1	9.6	8.7	9.7



- ◆ In 2011, as in 2010, the elderly had the lowest at risk of poverty rate at 9.7% when compared with 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%).
- ◆ From 2009 to 2011, the elderly groups who had some of the highest at risk of poverty rates were people living in rural areas (nearly 13% of them through the period), those who were never married (almost 11% in 2009 and 2010 and 13.7% in 2011) and those who did not have private medical insurance (about 12.5% from 2009 to 2011).
- ◆ In 2011 elderly people who described their principal economic status as ‘*at work*’ had an at risk of poverty rate of 18% up from 6.4% in 2010.
- ◆ An analysis of the elderly group by age showed that those who were aged 80 and over had the highest at risk of poverty rates (13.3% in 2009 and 12.5% in 2011), followed by the youngest group of elderly people, those aged between 65 to 69 years, with a rate of nearly 10.5% through the period.

### Level of enforced deprivation

In 2011, 11.3% of the elderly population experienced enforced deprivation (i.e. two or more of the 11 types of deprivation) representing no significant change on the 2004, 2009 and 2010 figures. In general, elderly people tended to experience lower rates of enforced deprivation than other groups in society. In 2011, over 32% of those aged 0-17 years and 24% of those aged 18-64 years experienced enforced deprivation. *See table D.*

**Table D Deprivation rate by age group and year**

	2004	2009	2010	2011
	%	%	%	%
<b>Total population</b>	14.1	17.1	22.6	24.5
<b>Age Group</b>				
0-17	18.2	23.5	30.5	32.1
18-64	13.1	16.0	21.6	23.7
65 and over	10.0	9.5	9.8	11.3

- ◆ In 2004, 2009, 2010 and 2011, the elderly groups who were most likely to experience relatively high levels of enforced deprivation were those who described their health status as ‘*bad or very bad*’ (27.9% in 2011), those who were not at work due to illness or disability (25.2% in 2011) and those living in rented accommodation (22.0% in 2011).
- ◆ In 2011 the deprivation rate of those whose highest education level was third degree or above increased significantly from nearly 2% between 2004 and 2010 to 10.3% in 2011. Similarly, the deprivation rate of those living with another elderly person increased from 3.2% in 2010 to 8.0% in 2011.
- ◆ The elderly who described their health status as ‘*bad or very bad*’ had the highest deprivation rates (29.7% in 2010 and 27.9% in 2011). Between 2010 and 2011 the deprivation rates of those with a ‘*very good*’ health status increased from 2.9% to 9.4%.

## Consistent poverty rate

The consistent poverty rate of the elderly increased from 0.9% in 2010 to 1.9% in 2011, this compared with decreases from 3.9% in 2004 and 1.1% in 2009.

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

	2004	2009	2010	2011
	%	%	%	%
<b>Total population</b>	6.6	5.5	6.3	6.9
<b>Age Group</b>				
0-17	9.2	8.7	8.8	9.3
18-64	5.9	4.9	6.2	6.8
65 and over	3.9	1.1	0.9	1.9

- ◆ Those aged 65 and over had the lowest consistent poverty rate at 1.9% in 2011 when compared with those aged 18-64 (6.8%) and those aged 0-17 (9.3%). Similar patterns could be observed in 2004, 2009 and 2010.
- ◆ As the number of people at risk of poverty and also experiencing enforced deprivation was very small, it was not possible to provide the consistent poverty rates across all socio-demographic groups of the elderly population.

## **Tables**

**Table 1 Composition of the elderly population (persons aged 65 and over), SILC 2004, 2009, 2010 revised and 2011**

	% of individuals			
	2004	2009	2010	2011
<b>Sex</b>				
Male	43.8	44.8	45.0	45.2
Female	56.2	55.2	55.0	54.8
<b>Age group</b>				
65-69	29.6	32.2	30.0	34.7
70-75	27.2	26.1	27.9	23.1
75-79	20.7	18.6	20.3	21.9
80+	22.5	23.1	21.9	20.3
<b>Principal Economic Status</b>				
At work	6.8	9.0	7.2	7.3
Unemployed	0.2	0.3	0.3	0.8
Student	0.0	0.2	0.2	0.1
Home duties	40.0	37.7	37.5	34.9
Retired	47.4	47.9	49.9	52.0
Not at work due to illness or disability	4.3	4.7	4.0	4.1
<b>Highest education level attained</b>				
Primary or below	66.4	55.9	53.1	50.6
Lower secondary	12.0	16.1	16.0	16.0
Higher secondary	8.8	11.8	11.8	11.5
Post leaving cert	4.3	7.8	6.6	6.4
Third level non degree	3.1	4.7	4.9	6.1
Third level degree or above	4.8	3.5	6.8	8.3
<b>Marital status</b>				
Married	46.7	52.7	55.5	54.9
Widowed/Divorced/Separated	36.7	34.5	33.4	33.6
Never married	16.6	12.8	11.1	11.5
<b>Household composition</b>				
1 elderly person living alone	36.3	34.3	33.6	30.9
2 elderly people living together	32.8	38.1	39.7	38.0
Other household compositions	30.9	27.6	26.7	31.2
<b>Tenure status</b>				
Owner-occupied	90.9	90.1	87.8	87.3
Rented or rent free	9.1	10.0	12.2	12.7
<b>Urban/rural location</b>				
Urban areas	51.9	50.6	54.7	56.1
Rural areas	48.2	49.4	45.3	44.0
<b>Chronic illness or health problem</b>				
Yes	50.7	50.7	55.7	56.8
No	49.3	49.3	44.3	43.2
<b>Health status</b>				
Very good	16.9	19.8	20.0	18.1
Good	41.1	43.5	45.1	45.4
Fair	31.5	30.4	28.3	29.5
Bad/very bad	10.5	6.4	6.7	7.0
<b>Private medical insurance</b>				
Yes	33.5	40.9	43.4	43.9
No	66.5	59.1	56.6	56.1

**Table 2 Average weekly equivalised income of persons aged 65 and over by age-group and composition of gross income, SILC 2004, 2009, 2010 revised and 2011**

Average Weekly Equivalised Income	2004		2009		2010		2011	
	Income	Percentage	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>411.90</b>	<b>100.0</b>	<b>407.28</b>	<b>100.0</b>
Earnings	69.56	24.1	78.43	18.3	56.28	13.7	65.54	16.1
Social Transfers	164.06	56.8	250.33	58.4	257.59	62.5	255.19	62.7
Occupational Pension	37.43	12.9	69.56	16.2	71.87	17.4	63.61	15.6
Private Pension	7.92	2.7	9.72	2.3	11.77	2.9	8.01	2.0
Investment Income	5.16	1.8	9.30	2.2	6.81	1.7	7.78	1.9
Property Income	4.46	1.5	11.43	2.7	6.62	1.6	6.82	1.7
Other Income	0.45	0.2	0.08	0.0	0.95	0.2	0.32	0.1
<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>414.77</b>	<b>100.0</b>	<b>449.58</b>	<b>100.0</b>
Earnings	102.10	31.0	127.06	26.3	79.39	19.1	109.34	24.3
Social Transfers	160.54	48.7	241.06	49.9	240.01	57.9	244.51	54.4
Occupational Pension	45.83	13.9	73.79	15.3	69.44	16.7	71.04	15.8
Private Pension	10.70	3.2	15.67	3.2	11.35	2.7	8.81	2.0
Investment Income	4.48	1.4	9.85	2.0	7.41	1.8	8.81	2.0
Property Income	5.76	1.7	15.50	3.2	7.12	1.7	6.21	1.4
Other Income	0.47	0.1	0.10	0.0	0.05	0.0	0.87	0.2
<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>448.63</b>	<b>100.0</b>	<b>416.45</b>	<b>100.0</b>
Earnings	58.71	21.4	66.90	14.7	52.36	11.7	47.83	11.5
Social Transfers	168.51	61.5	272.48	60.1	286.41	63.8	282.91	67.9
Occupational Pension	34.89	12.7	82.12	18.1	76.79	17.1	64.21	15.4
Private Pension	6.51	2.4	9.44	2.1	14.32	3.2	8.13	2.0
Investment Income	2.26	0.8	8.31	1.8	6.89	1.5	8.47	2.0
Property Income	2.74	1.0	14.30	3.2	9.49	2.1	4.87	1.2
Other Income	0.41	0.1	0.02	0.0	2.37	0.5	0.01	0.0
<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>421.62</b>	<b>100.0</b>	<b>386.95</b>	<b>100.0</b>
Earnings	46.02	17.9	56.36	13.6	39.44	9.4	36.73	9.5
Social Transfers	160.34	62.3	250.58	60.4	263.27	62.4	259.00	66.9
Occupational Pension	32.07	12.5	74.14	17.9	86.47	20.5	66.48	17.2
Private Pension	7.81	3.0	9.78	2.4	16.19	3.8	5.99	1.5
Investment Income	4.26	1.7	12.71	3.1	10.23	2.4	7.51	1.9
Property Income	6.43	2.5	11.20	2.7	5.04	1.2	11.20	2.9
Other Income	0.58	0.2	0.05	0.0	0.98	0.2	0.04	0.0
<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>352.03</b>	<b>100.0</b>	<b>346.27</b>	<b>100.0</b>
Earnings	61.55	21.8	41.45	12.3	45.29	12.9	41.83	12.1
Social Transfers	166.73	59.0	238.08	70.7	239.60	68.1	237.74	68.7
Occupational Pension	34.38	12.2	45.84	13.6	55.41	15.7	47.05	13.6
Private Pension	6.09	2.2	1.70	0.5	5.00	1.4	8.70	2.5
Investment Income	10.38	3.7	6.89	2.0	2.70	0.8	5.52	1.6
Property Income	3.03	1.1	2.72	0.8	3.72	1.1	5.36	1.5
Other Income	0.37	0.1	0.16	0.0	0.32	0.1	0.06	0.0

**Table 3 Average weekly equivalised income of persons aged 65 and over by sex, and composition of gross income, SILC 2004, 2009, 2010 revised and 2011**

Average Weekly Equivalised Income	2004		2009		2010		2011	
	Income	Percentage	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>423.60</b>	<b>100.0</b>	<b>438.38</b>	<b>100.0</b>
Earnings	82.00	27.0	95.45	20.8	65.82	15.5	81.35	18.6
Social Transfers	149.08	49.1	225.68	49.2	230.33	54.4	229.35	52.3
Occupational Pension	53.16	17.5	98.49	21.5	97.34	23.0	98.68	22.5
Private Pension	10.61	3.5	12.45	2.7	13.39	3.2	10.05	2.3
Investment Income	3.09	1.0	11.69	2.5	8.50	2.0	9.69	2.2
Property Income	5.27	1.7	14.44	3.2	7.54	1.8	8.77	2.0
Other Income	0.35	0.1	0.07	0.0	0.67	0.2	0.49	0.1
<b>Female</b>								
<b>Gross Income</b>	<b>277.74</b>	<b>100.0</b>	<b>404.95</b>	<b>100.0</b>	<b>402.31</b>	<b>100.0</b>	<b>381.67</b>	<b>100.0</b>
Earnings	59.88	21.6	64.59	16.0	48.48	12.1	52.53	13.8
Social Transfers	175.72	63.3	270.37	66.8	279.93	69.6	276.48	72.4
Occupational Pension	25.18	9.1	46.06	11.4	51.01	12.7	34.72	9.1
Private Pension	5.83	2.1	7.50	1.9	10.44	2.6	6.33	1.7
Investment Income	6.77	2.4	7.35	1.8	5.42	1.3	6.21	1.6
Property Income	3.83	1.4	8.99	2.2	5.86	1.5	5.22	1.4
Other Income	0.53	0.2	0.09	0.0	1.17	0.3	0.18	0.0

**Table 4 Average weekly equivalised income of persons aged 65 and over by marital status and composition of gross income, 2004, 2009, 2010 revised and 2011**

Average Weekly Equivalised Income	2004		2009		2010		2011	
	Income	Percentage	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>441.00</b>	<b>100.0</b>	<b>447.05</b>	<b>100.0</b>
Earnings	76.23	24.9	95.34	20.0	61.97	14.1	79.59	17.8
Social Transfers	172.62	56.4	272.73	57.4	278.00	63.0	275.50	61.6
Occupational Pension	37.35	12.2	69.26	14.6	68.45	15.5	64.84	14.5
Private Pension	11.14	3.6	14.35	3.0	16.49	3.7	8.29	1.9
Investment Income	3.41	1.1	10.27	2.2	8.16	1.9	10.79	2.4
Property Income	5.15	1.7	13.52	2.8	6.94	1.6	7.60	1.7
Other Income	0.12	0.0	0.06	0.0	0.98	0.2	0.44	0.1
<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>382.22</b>	<b>100.0</b>	<b>360.35</b>	<b>100.0</b>
Earnings	75.58	27.2	65.62	17.4	53.05	13.9	54.60	15.2
Social Transfers	155.35	56.0	227.74	60.2	230.91	60.4	230.20	63.9
Occupational Pension	29.83	10.8	63.19	16.7	80.12	21.0	57.41	15.9
Private Pension	4.56	1.6	2.78	0.7	5.03	1.3	7.75	2.2
Investment Income	8.39	3.0	8.26	2.2	5.57	1.5	4.25	1.2
Property Income	3.10	1.1	10.47	2.8	6.35	1.7	5.89	1.6
Other Income	0.64	0.2	0.11	0.0	1.19	0.3	0.24	0.1
<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>355.80</b>	<b>100.0</b>	<b>354.39</b>	<b>100.0</b>
Earnings	37.54	14.1	43.47	11.6	37.66	10.6	30.36	8.6
Social Transfers	159.19	59.6	219.20	58.7	235.86	66.3	231.19	65.2
Occupational Pension	54.43	20.4	87.96	23.5	64.22	18.1	75.85	21.4
Private Pension	6.31	2.4	9.41	2.5	8.47	2.4	7.44	2.1
Investment Income	2.95	1.1	8.10	2.2	3.74	1.1	3.69	1.0
Property Income	5.52	2.1	5.46	1.5	5.78	1.6	5.85	1.7
Other Income	1.01	0.4	0.10	0.0	0.06	0.0	0.00	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, 2010 revised and 2011**

Average Weekly Equivalised Income	2004		2009		2010		2011	
	Income	Percentage	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>360.43</b>	<b>100.0</b>	<b>355.50</b>	<b>100.0</b>
Earnings	16.79	6.7	20.49	5.5	17.21	4.8	20.76	5.8
Social Transfers	165.73	65.9	233.62	65.4	232.27	64.4	237.55	66.8
Occupational Pension	49.38	19.6	82.39	22.1	89.27	24.8	75.28	21.2
Private Pension	5.49	2.2	4.76	1.3	7.88	2.2	9.23	2.6
Investment Income	9.17	3.6	9.67	2.6	6.58	1.8	5.35	1.5
Property Income	4.32	1.7	10.90	3.0	6.45	1.8	7.13	2.0
Other Income	0.77	0.3	0.05	0.0	0.78	0.2	0.21	0.1
<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>458.06</b>	<b>100.0</b>	<b>430.73</b>	<b>100.0</b>
Earnings	24.94	9.2	51.13	11.3	30.65	6.7	39.14	9.1
Social Transfers	195.16	71.9	292.59	64.6	310.40	67.8	294.82	68.4
Occupational Pension	34.86	12.8	71.13	15.7	78.13	17.1	66.93	15.5
Private Pension	8.72	3.2	16.43	3.6	19.50	4.3	8.51	2.0
Investment Income	4.04	1.5	11.31	2.5	9.36	2.0	11.34	2.6
Property Income	3.63	1.3	9.94	2.2	8.69	1.9	9.96	2.3
Other Income	0.09	0.0	0.06	0.0	1.33	0.3	0.02	0.0
<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>407.92</b>	<b>100.0</b>	<b>429.98</b>	<b>100.0</b>
Earnings	179.13	50.9	187.90	39.2	143.64	35.2	142.08	33.0
Social Transfers	129.00	36.7	212.82	44.4	210.82	51.7	224.37	52.2
Occupational Pension	26.10	7.4	51.49	10.7	40.68	10.0	47.99	11.2
Private Pension	9.94	2.8	6.62	1.4	5.16	1.3	6.20	1.4
Investment Income	1.62	0.5	6.05	1.3	3.29	0.8	5.85	1.4
Property Income	5.51	1.6	14.15	3.0	3.74	0.9	2.70	0.6
Other Income	0.47	0.1	0.16	0.0	0.59	0.1	0.80	0.2

**Table 6 Average weekly equivalised income of persons aged 65 and over by urban-rural location and composition of gross income, SILC 2004, 2009, 2010 revised and 2011**

Average Weekly Equivalised Income	2004		2009		2010		2011	
	Income	Percentage	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>469.95</b>	<b>100.0</b>	<b>461.37</b>	<b>100.0</b>
Earnings	68.51	21.3	82.46	17.2	57.57	12.2	74.42	16.1
Social Transfers	171.47	53.4	260.25	54.3	277.10	59.0	268.61	58.2
Occupational Pension	57.30	17.8	104.18	21.7	99.42	21.2	89.99	19.5
Private Pension	11.02	3.4	9.14	1.9	18.21	3.9	9.00	2.0
Investment Income	9.24	2.9	11.89	2.5	10.86	2.3	11.18	2.4
Property Income	3.21	1.0	11.67	2.4	6.12	1.3	7.62	1.7
Other Income	0.36	0.1	0.02	0.0	0.69	0.1	0.54	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>341.84</b>	<b>100.0</b>	<b>338.31</b>	<b>100.0</b>
Earnings	70.70	27.8	74.30	19.7	54.75	16.0	54.22	16.0
Social Transfers	156.07	61.3	240.18	63.7	234.06	68.5	238.08	70.4
Occupational Pension	16.03	6.3	34.12	9.1	38.63	11.3	29.96	8.9
Private Pension	4.59	1.8	10.31	2.7	4.01	1.2	6.75	2.0
Investment Income	0.76	0.3	6.64	1.8	1.92	0.6	3.44	1.0
Property Income	5.81	2.3	11.19	3.0	7.22	2.1	5.80	1.7
Other Income	0.56	0.2	0.15	0.0	1.26	0.4	0.05	0.0

**Table 7 Average weekly equivalised income of persons aged 65 and over by tenure status, and composition of gross income, SILC 2004, 2009, 2010 revised and 2011**

Average Weekly Equivalised Income	2004		2009		2010		2011	
	Income	Percentage	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>427.67</b>	<b>100.0</b>	<b>421.65</b>	<b>100.0</b>
Earnings	73.72	25.1	84.14	18.9	58.80	13.7	69.62	16.5
Social Transfers	163.15	55.6	251.99	56.6	260.13	60.8	257.55	61.1
Occupational Pension	39.06	13.3	75.38	16.9	79.15	18.5	69.44	16.5
Private Pension	8.68	3.0	10.76	2.4	13.35	3.1	8.82	2.1
Investment Income	3.60	1.2	10.27	2.3	7.68	1.8	8.78	2.1
Property Income	4.91	1.7	12.68	2.8	7.47	1.7	7.07	1.7
Other Income	0.40	0.1	0.09	0.0	1.08	0.3	0.37	0.1
<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>298.52</b>	<b>100.0</b>	<b>308.68</b>	<b>100.0</b>
Earnings	32.97	13.2	26.70	9.5	38.23	12.8	37.55	12.2
Social Transfers	172.10	68.9	235.34	84.1	239.36	80.2	239.03	77.4
Occupational Pension	23.03	9.2	16.99	6.1	19.56	6.6	23.59	7.6
Private Pension	1.29	0.5	0.28	0.1	0.39	0.1	2.45	0.8
Investment Income	18.91	7.6	0.45	0.2	0.51	0.2	0.95	0.3
Property Income	0.53	0.2	0.14	0.1	0.46	0.2	5.10	1.7
Other Income	0.96	0.4	0.00	0.0	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, 2010 revised and 2011**

Average Weekly Equivalised Income	Quintile 1: Gross Income ≤ €257.83		Quintile 2: Gross Income ≤ €286.53		Quintile 3: Gross Income ≤ €350.71		Quintile 4: Gross Income ≤ €520.11		Quintile 5: Gross Income > €520.11		All persons aged 65 and over	
	Income €	Percentage %	Income €	Percentage %	Income €	Percentage %	Income €	Percentage %	Income €	Percentage %	Income €	Percentage %
<b>2011</b>												
<b>Gross Income</b>	<b>185.45</b>	<b>100.0</b>	<b>274.07</b>	<b>100.0</b>	<b>312.08</b>	<b>100.0</b>	<b>423.66</b>	<b>100.0</b>	<b>842.14</b>	<b>100.0</b>	<b>407.28</b>	<b>100.0</b>
Earnings	15.82	8.5	5.03	1.8	13.63	4.4	70.97	16.8	222.76	26.5	65.54	16.1
Social Transfers	158.69	85.6	260.55	95.1	275.45	88.3	266.85	63.0	314.40	37.3	255.19	62.7
Occupational Pension	5.83	3.1	3.49	1.3	14.64	4.7	67.86	16.0	226.66	26.9	63.61	15.6
Private Pension	0.88	0.5	2.52	0.9	2.60	0.8	8.08	1.9	26.02	3.1	8.01	2.0
Investment Income	2.74	1.5	1.13	0.4	2.76	0.9	3.13	0.7	29.16	3.5	7.78	1.9
Property Income	1.40	0.8	1.34	0.5	3.01	1.0	6.76	1.6	21.64	2.6	6.82	1.7
Other Income	0.09	0.0	0.02	0.0	0.00	0.0	0.01	0.0	1.50	0.2	0.32	0.1
<b>2010</b>												
<b>Gross Income</b>	<b>197.15</b>	<b>100.0</b>	<b>276.63</b>	<b>100.0</b>	<b>322.13</b>	<b>100.0</b>	<b>426.94</b>	<b>100.0</b>	<b>841.38</b>	<b>100.0</b>	<b>411.90</b>	<b>100.0</b>
Earnings	5.80	2.9	10.29	3.7	23.97	7.4	57.66	13.5	185.19	22.0	56.29	13.7
Social Transfers	177.75	90.2	260.81	94.3	263.10	81.7	278.23	65.2	308.54	36.7	257.59	62.5
Occupational Pension	9.23	4.7	3.88	1.4	21.89	6.8	76.61	17.9	249.85	29.7	71.87	17.4
Private Pension	1.43	0.7	0.83	0.3	3.07	1.0	4.84	1.1	49.08	5.8	11.77	2.9
Investment Income	0.81	0.4	0.41	0.1	3.85	1.2	2.66	0.6	26.50	3.1	6.81	1.7
Property Income	2.05	1.0	0.38	0.1	5.53	1.7	4.87	1.1	20.40	2.4	6.62	1.6
Other Income	0.09	0.0	0.03	0.0	0.73	0.2	2.08	0.5	1.83	0.2	0.95	0.2
<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
<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 population in Ireland (persons aged 65 and over), SILC 2004, 2009, 2010 revised and 2011**

% of individuals aged 65 and over

	2004			2009			2010			2011		
	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	At risk of poverty rate	Deprivation rate <sup>1</sup>	Consistent poverty rate
<b>All persons aged 65 and over</b>	27.1	10.0	3.9	9.6	9.5	1.1	8.7	9.8	0.9	9.7	11.3	1.9
<b>Sex</b>												
Male	25.8	8.8	4.0	8.9	7.6	0.8	9.3	7.1	1.3	10.1	9.2	2.1
Female	28.2	10.9	3.8	10.2	11.1	1.4	8.3	11.9	0.7	9.4	13.0	1.8
<b>Age group</b>												
65-69	29.5	11.3	5.2	10.4	11.0	1.1	10.8	10.6	0.7	10.1	14.9	3.4
70-75	26.2	10.8	4.8	7.1	6.5	1.5	5.5	7.2	1.0	7.1	9.5	1.1
75-79	27.3	9.6	2.8	7.2	11.2	0.1	9.6	10.0	0.7	9.4	13.2	1.2
80+	25.0	7.6	2.0	13.3	9.5	1.6	9.2	11.6	1.5	12.5	5.1	1.2
<b>Principal Economic Status</b>												
At work	19.5	11.7	4.0	13.5	1.6	0.0	6.4	4.8	0.0	18.0	13.2	6.2
Unemployed	*	*	*	*	*	*	*	*	*	*	*	*
Student	*	*	*	*	*	*	*	*	*	*	*	*
Home duties	30.2	11.1	4.1	9.5	13.5	1.3	8.6	12.1	0.6	9.6	11.7	1.6
Retired	24.0	7.8	2.9	8.3	8.1	1.2	7.8	6.6	0.7	8.6	10.0	1.7
Not at work due to illness/disability	34.2	20.3	11.4	16.0	8.4	1.6	24.6	31.7	10.0	9.2	25.2	0.5
<b>Marital status</b>												
Married	21.2	6.1	2.1	9.3	5.9	1.4	7.6	5.4	0.9	7.8	7.9	0.8
Widowed/Separated/Divorced	30.5	12.3	4.2	9.4	12.5	1.0	9.9	14.9	1.3	11.4	17.1	3.8
Never married	36.5	15.7	8.2	11.3	16.1	0.4	11.1	16.1	0.2	13.7	10.7	1.7
<b>Highest education level attained</b>												
Primary or below	31.7	12.7	5.2	10.7	13.0	1.3	10.7	13.7	0.9	11.5	14.2	2.4
Lower secondary	21.5	5.0	1.3	9.4	7.8	1.1	8.6	6.6	2.0	7.1	5.7	2.7
Higher secondary	20.9	5.1	1.9	7.7	3.6	0.9	6.8	5.7	0.4	9.8	6.9	1.3
Post leaving cert	19.0	5.6	0.7	7.4	6.4	1.4	5.1	5.8	0.7	7.8	15.3	1.7
Third level non degree	15.3	4.6	0.0	12.0	0.2	0.0	8.5	4.0	0.3	4.8	3.0	0.0
Third level degree or above	5.5	1.6	0.6	1.1	2.0	1.4	1.1	2.0	0.0	9.8	10.3	0.0
<b>Household composition</b>												
1 elderly person living alone	37.2	13.8	5.8	9.5	13.9	0.6	8.0	15.1	0.8	9.1	14.2	1.3
2 elderly people living together	21.4	3.7	1.6	8.5	5.5	0.0	7.6	3.2	0.1	8.5	8.0	0.9
Other household composition	21.5	12.1	4.0	11.2	9.5	3.3	11.4	12.8	2.4	11.8	12.5	3.8
<b>Tenure status</b>												
Owner-occupied	27.1	8.7	3.5	9.4	7.9	0.7	8.5	7.7	0.7	9.9	9.7	2.0
Rented or rent free	27.6	22.6	7.3	11.6	23.9	4.9	10.4	24.7	2.6	8.2	22.0	1.6
<b>Urban/rural location</b>												
Urban areas	21.5	9.8	3.1	6.8	9.5	1.4	5.0	9.9	0.7	7.3	12.1	2.1
Rural areas	33.2	10.2	4.7	12.5	9.5	0.8	13.3	9.6	1.2	12.7	10.2	1.7
<b>Chronic illness or health problem</b>												
Yes	28.5	11.9	5.0	9.4	13.6	1.4	8.1	14.4	1.2	9.1	14.9	2.2
No	25.7	8.0	2.7	9.8	5.3	0.9	9.5	3.9	0.6	10.5	6.6	1.6
<b>Health status</b>												
Very good	18.7	5.9	3.3	10.4	3.6	0.8	7.7	2.9	0.3	11.6	9.4	0.6
Good	27.8	8.3	2.9	8.7	7.7	1.0	8.7	6.7	0.6	8.7	9.0	1.9
Fair	28.3	10.3	4.3	10.0	13.0	1.1	9.0	14.7	1.3	10.6	12.1	3.0
Bad/very bad	34.3	22.1	7.1	11.7	23.2	2.9	11.5	29.7	3.9	7.7	27.9	1.2
<b>Private medical insurance</b>												
Yes	15.1	3.2	0.7	5.5	4.2	0.1	3.5	3.0	0.1	6.2	5.5	0.1
No	33.2	13.4	5.5	12.5	13.2	1.9	12.7	14.9	1.6	12.5	15.8	3.4

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

\* Sample occurrence too small for estimation.

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

## A1 Sample size by demographic characteristics and year

	Number of individuals aged 65 and over			
	2004	2009	2010	2011
<b>All those aged over 65 and over</b>	2,339	2,434	2,046	1,850
<b>Sex</b>				
Male	1,084	1,104	940	852
Female	1,315	1,330	1,106	998
<b>Age group</b>				
65-69	707	708	584	586
70-75	658	651	567	435
75-79	508	479	415	423
80+	526	596	480	406
<b>Principal Economic Status</b>				
At work	171	179	140	126
Unemployed	5	7	9	6
Student	1	5	4	3
Home duties	976	928	763	651
Retired	1,146	1,230	1,040	1,001
Not at work due to illness or disability	84	81	78	56
<b>Highest education level attained</b>				
Primary or below	1,575	1,353	1,122	965
Lower secondary	303	371	310	280
Higher secondary	209	287	238	212
Post leaving cert	94	193	118	128
Third level non degree	79	116	108	116
Third level degree or above	125	108	129	132
<b>Marital status</b>				
Married	1,135	1,310	1,094	982
Widowed/Divorced/Separated	852	806	697	637
Never married	412	318	255	231
<b>Household composition</b>				
1 elderly person living alone	958	861	775	657
2 elderly people living together	850	970	796	718
Other household composition	591	603	475	475
<b>Tenure status</b>				
Owner-occupied	2,175	2,196	1,828	1,636
Rented or rent free	224	238	218	214
<b>Urban/rural location</b>				
Urban areas	1,287	1,330	1,082	995
Rural areas	1,112	1,104	964	855
<b>Chronic illness or health problem</b>				
Yes	1,228	1,246	1,156	1,066
No	1,171	1,188	890	784
<b>Health status</b>				
Very good	423	476	413	324
Good	994	1,067	893	853
Fair	758	715	607	544
Bad/very bad	224	176	133	129
<b>Private medical insurance</b>				
Yes	799	1,013	856	809
No	1,600	1,421	1,190	1,041



## 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 January 2011 to January 2012 (2011), 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 <i>equivalised gross income</i> 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. These are the ability to afford:

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

[http://www.cso.ie/en/media/csoie/releasespublications/documents/silc/2011/silc\\_2011.pdf](http://www.cso.ie/en/media/csoie/releasespublications/documents/silc/2011/silc_2011.pdf)