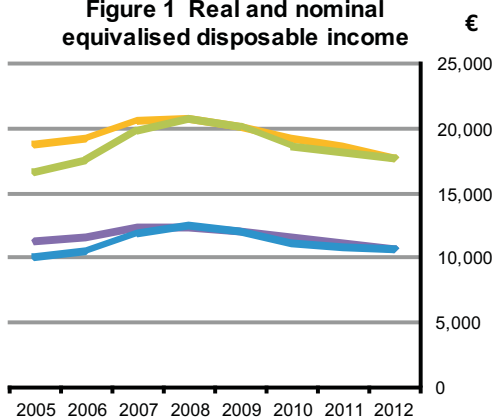




# Survey on Income and Living Conditions (SILC) 2012

**Figure 1 Real and nominal equivalised disposable income**



— Real Median Income  
— Nominal Median Income  
— Real At risk of poverty threshold  
— Nominal At risk of poverty threshold

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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. It is the official source of data on household and individual income and also provides a number of key national poverty indicators, such as the at risk of poverty rate, the consistent poverty rate and rates of enforced deprivation. This report presents the results for 2012 and comparable data for previous years.

## Note

Revised SILC results have been produced for reference years 2012-2016. See Survey on Income and Living Conditions 2017

**Table A Summary of main results**

	2007	2008	2009	2010	2011	2012
<b>Income</b>	€	€	€	€	€	€
<b>Nominal Income - Equivalised disposable income per individual</b>						
Median	19,794 <sup>3</sup>	20,758	20,107	18,591	18,148	17,702
Mean	23,610	24,380	23,326	22,138	21,440	20,856
At risk of poverty threshold (60% of median income)	11,876 <sup>3</sup>	12,455	12,064	11,155	10,889	10,621
<b>Real Income<sup>1</sup> - Equivalised disposable income per individual</b>						
Median	20,633	20,681	20,107	19,273	18,555	17,702
Mean	24,611	24,290	23,326	22,950	21,920	20,856
At risk of poverty threshold (60% of median income)	12,380	12,409	12,064	11,564	11,133	10,621
<b>Poverty &amp; deprivation rates</b>						
At risk of poverty rate	16.5	14.4	14.1	14.7	16.0	16.5
Deprivation rate <sup>2</sup>	11.8	13.7	17.1	22.6	24.5	26.9
Consistent poverty rate	5.1	4.2	5.5	6.3	6.9	7.7
<b>Income equality indicators</b>						
Gini coefficient (%)	31.7	30.6	29.3	31.4	31.1	31.2
Income quintile share ratio	4.8	4.5	4.3	4.8	4.9	5.0

<sup>1</sup> Deflator base year 2012

<sup>2</sup> Experienced two or more types of enforced deprivation

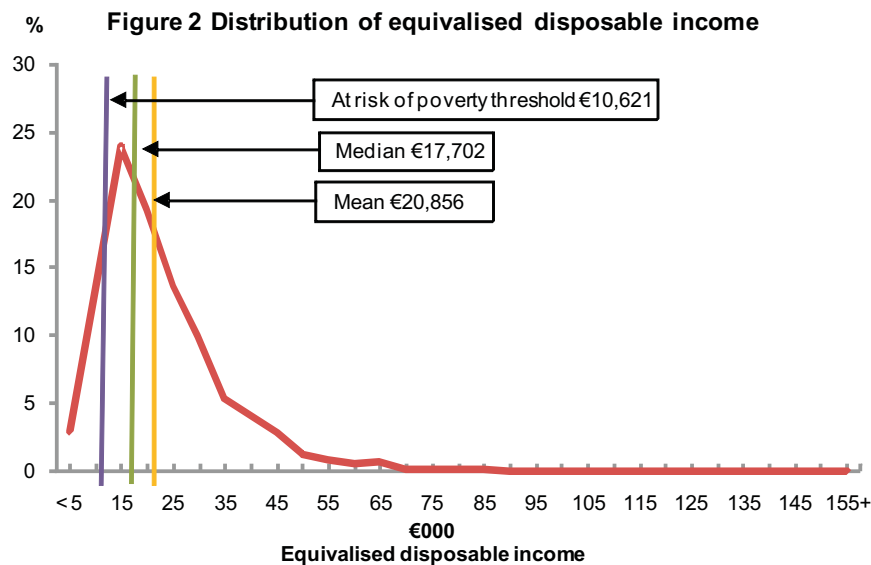
<sup>3</sup> Amended

## Summary of main findings

- In 2012, the median annual equivalised disposable income was €17,702 representing a decline of 2.5% on the nominal 2011 value, or 4.6% in real terms. See table A and figure 1.
- The 'at risk of poverty' rate was 16.5%, the deprivation rate stood at 26.9% and the consistent poverty rate was 7.7%. The corresponding rates for 2011 were respectively 16.0%, 24.5% and 6.9%. The changes in the at risk of poverty and consistent poverty rates are not statistically significant. See tables A and 2.
- The Gini coefficient in 2012 was 31.2%, not a statistically significant change on the 2011 value of 31.1%. See table A

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## Income



### Equivalised Income

Figure 2 above shows the distribution of equivalised disposable income (red) for 2012. The distribution is positively skewed with a long tail. The median equivalised disposable income (green) was €17,702 and the at risk of poverty threshold (purple) stood at €10,621 i.e. 60% of the median. In 2012, 16.5% of individuals had an equivalised disposable income below this threshold. The mean equivalised disposable income (yellow) was €20,856 and just under 62% of individuals had an equivalised disposable income that was less than this amount. The value of the at risk of poverty threshold quoted above represents a decrease of 4.6% on the 2011 real (i.e. at 2012 prices) value of €11,133 and it continues a downward trend in the real value of the threshold from a peak of €12,409 in 2008. See table A and figure 2.

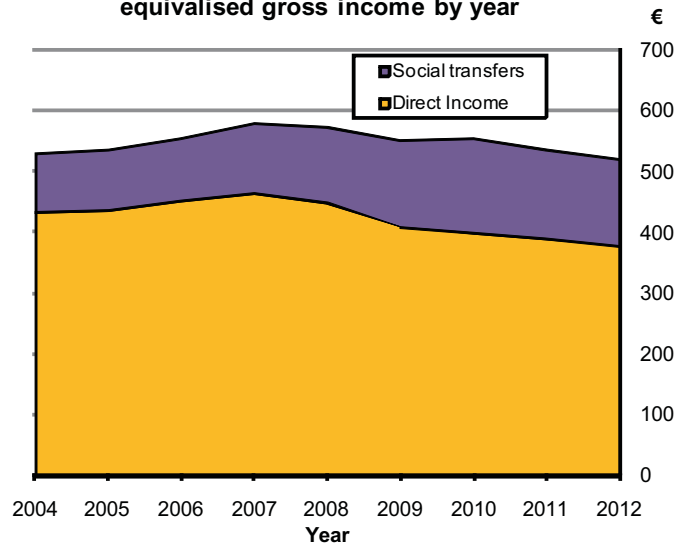
Real median equivalised disposable income has decreased every year since 2008 when it peaked at €20,681. The 2012 value is the lowest since the first reference year of the SILC in 2004. An analysis by socio-demographic characteristics shows that real median equivalised disposable income dropped for all groups with the exception of individuals living in households where there were three or more people at work. The groups that showed the largest drop in income were individuals with a highest level of educational attainment of “third level non degree” (-12.9%) and individuals living in households where there were two adults under 65 years of age and no children under 18 (-10.5%).

Individuals with a highest level of educational attainment of “third level degree or higher” continued to have the highest median income of the categories analysed in 2012, at €29,596. The real median income for this group in 2011 was €31,242. Once again individuals living in accommodation rented at below the market rate or rent free had the lowest median income of the categories analysed in 2012, at €12,593. The real median income for this group in 2011 was €13,149.

Real median equivalised disposable income for males was €18,039 in 2012, 2.7% higher than the corresponding figure for females (€17,561). Males however suffered a greater percentage drop in their income (6.1%) than females (2.4%) compared to the previous year.

Individuals living in the Southern and Eastern region had a real median equivalised disposable income (€18,694) that was 23.6% higher than those living in the Border, Midland and Western region (€15,124). Income for individuals living in the Border, Midland and Western region dropped by 7.5% on the 2011 value, compared to a drop of 4.7% for individuals living in the Southern and Eastern region.

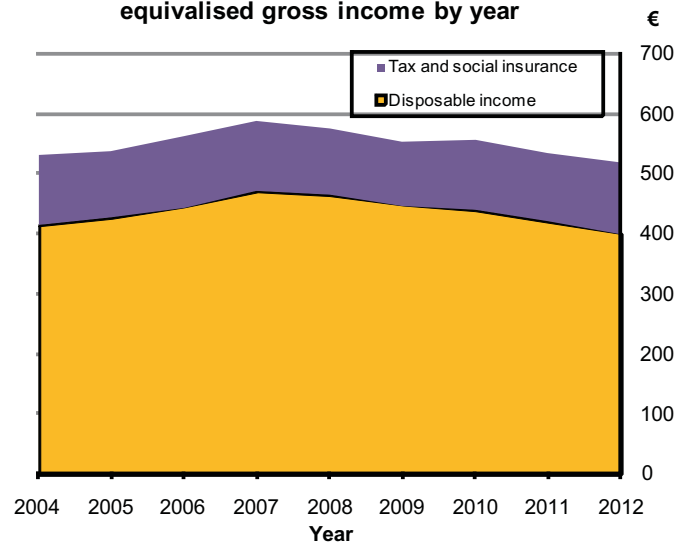
**Figure 3 Composition of real mean weekly equivalised gross income by year**



In 2012, real mean weekly equivalised gross income was €518.60, down from €534.58 in 2011 and €554.28 in 2010. See table 3b.

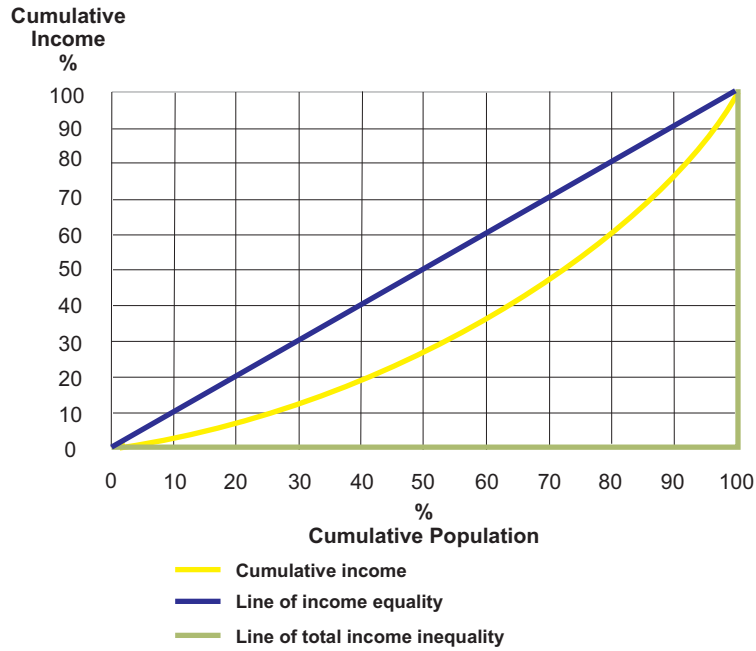
An analysis of the composition of gross equivalised income by year shows that real mean weekly equivalised direct income in 2012, at €379.97, has decreased steadily since 2007 when it peaked at €473.28. Real mean weekly equivalised social transfers decreased from €144.82 in 2011 to €138.63 in 2012, a decrease of just over 4%. See table 3b and figure 3.

**Figure 4 Composition of real mean weekly equivalised gross income by year**



A breakdown of gross equivalised income by disposable income, tax and social insurance payments showed a decline in real mean disposable income in 2012 (€399.69) from a peak of €471.65 in 2007. Mean weekly tax and social insurance contributions have increased every year since 2009 (€104.36) and stood at €118.91 in 2012. See table 3b and figure 4.

**Figure 5 Income Inequality - Lorenz curve 2012**



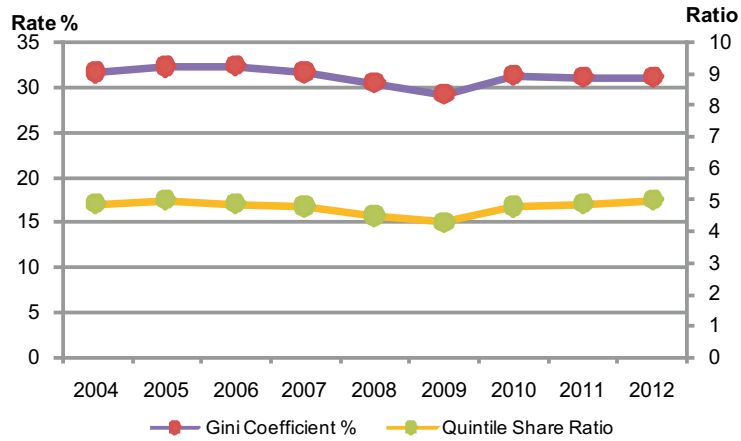
The Lorenz curve (yellow figure 5) plots cumulative equivalised disposable income versus the cumulative population ranked from the lowest to the highest (in terms of disposable income). The diagonal (blue) represents the line of complete equality, i.e. where every individual in the population receives the same income – in this case the Gini coefficient would be 0. The other extreme is the line of total inequality (green) where all the income is received by one individual – in this case the Gini coefficient would be 1. The Gini coefficient is calculated as the ratio of the area between the Lorenz curve and line of income equality divided by the area below the diagonal. In 2012 the Gini coefficient was 31.2% not a statistically significant change on the 2011 value of 31.1%. See table A.

**Table B Share of Equivalised Income by Decile**

	2005	2006	2007	2008	2009	2010	2011	2012
<b>Deciles</b>	%	%	%	%	%	%	%	%
1	3.3	3.5	3.4	3.5	3.6	3.2	3.0	3.0
2	4.7	4.8	4.9	5.1	5.2	5.0	5.0	4.9
3	5.6	5.7	5.7	5.9	6.1	5.9	6.0	6.0
4	6.7	6.6	6.6	6.8	7.0	6.8	6.9	6.9
5	7.8	7.7	7.7	7.9	8.1	7.8	7.9	7.9
6	9.2	8.9	9.0	9.1	9.3	9.1	9.2	9.1
7	10.5	10.3	10.6	10.4	10.6	10.3	10.5	10.5
8	12.1	12.1	12.3	12.2	12.3	12.0	12.4	12.4
9	14.5	14.7	15.1	14.7	14.8	15.2	15.2	15.2
10	25.6	25.9	24.7	24.4	23.2	24.7	24.0	24.0

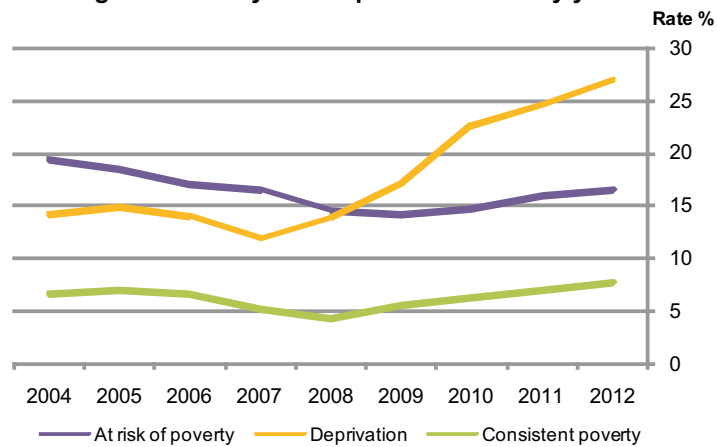
Table B above shows the share of income received by each decile from 2005 to 2012. Overall the distribution of income across the deciles in 2012 has changed little since 2011 and this is reflected in the quintile share ratio. The quintile share ratio is the share of income of the highest income quintile divided by the share of income of the lowest income quintile, and was 5.0 in 2012. The corresponding value for 2011 was 4.9. See table B and figure 6.

**Figure 6 Indicators of income inequality by year**



**Poverty**

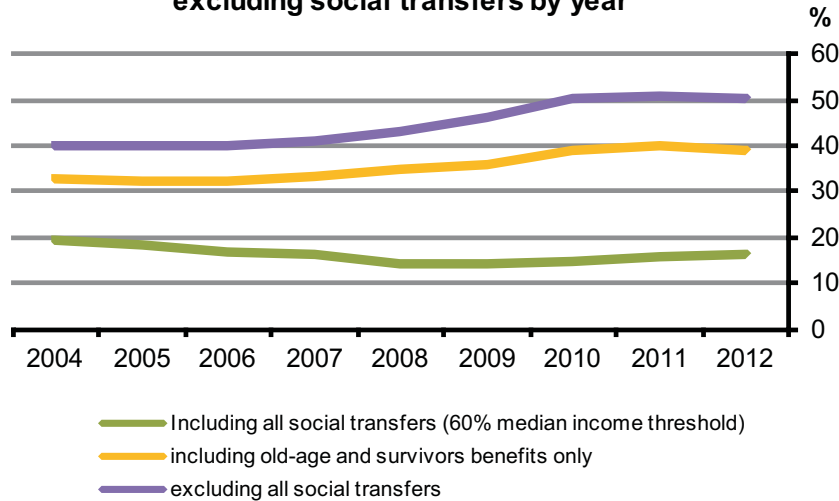
**Figure 7 Poverty and deprivation rates by year**



*At risk of poverty*

In 2012, the ‘at risk of poverty’ rate was 16.5% compared to 16.0% in 2011. The change is not statistically significant. An analysis by socio-demographic characteristics showed that those most at risk of poverty in 2012 were those living in households where there was no one at work (36.6%) and unemployed persons (34.7%). The ‘at risk of poverty’ rate for persons living in accommodation that was rented at below the market rate or rent free was almost as high at 33.9%. See table 2.

**Figure 8 The at risk of poverty rate including and excluding social transfers by year**



In 2012, if all social transfers were excluded from income, the ‘at risk of poverty’ rate would be 50.3%. The corresponding figure for 2005 was 40.1%. This increase over time demonstrates the increased dependence of individuals on social transfers to remain above the ‘at risk of poverty’ threshold. See table 5 and figure 8.

## Deprivation

In 2012, almost 27% of the population experienced two or more types of enforced deprivation. This compares with 24.5% in 2011 and a six year low of 11.8% in 2007.

An analysis by other socio-demographic characteristics showed that those living in accommodation that was rented at below the market rate or rent free had the highest deprivation rate in 2012 at 50.7%. Those living in households with one adult and one or more children under 18 (49.5%) and those describing their principal economic status as unemployed (49.4%) also had high levels of deprivation in 2012. See tables A and 2.

### Deprivation by poverty status

The deprivation rate for those at risk of poverty was 46.8% in 2012 compared with 43.2% in 2011. The deprivation rate for those NOT at risk of poverty was 23.0% in 2012, compared with 21.0% in 2011. See table 6.

### Types of deprivation

At an overall level in 2012, the types of deprivation most commonly experienced were an inability to: replace worn out furniture (24.5%), afford a morning/afternoon/evening out (23.3%) and have family/friends over for a meal/drink (16.1%). For those ‘at risk of poverty’ the types of deprivation most commonly experienced were an inability to; afford a morning/afternoon/evening out (37.2%), replace worn out furniture (37.1%), and have family/friends over for a meal/drink (28.8%). For those not ‘at risk of poverty’ the types of deprivation most commonly experienced were an inability to; replace worn out furniture (22.0%), afford a morning/afternoon/evening out (20.6%) and have family/friends over for a meal/drink (13.6%). See table 7.

## Consistent Poverty

The consistent poverty rate in 2012 was 7.7% compared with 6.9% in 2011, not a statistically significant change.

Further analysis by key socio-demographic variables showed that those living in accommodation that was rented at below the market rate or rent free (19.8%), unemployed individuals (19.2%) and individuals living in households where there was no one at work (18.8%) had the highest consistent poverty rates in 2012.

An analysis of consistent poverty rates by principal economic status shows that the consistent poverty rate is highest among individuals who were unemployed (19.2%) and individuals who were not at work due to illness or disability (17.6%). Individuals who were at work had the lowest consistent poverty rate at 1.9%. An analysis of the rates by household composition shows that individuals living in households where there was one adult and one or more children under 18 continued to have the highest consistent poverty rate in 2012 at 17.4%. The consistent poverty rate for individuals living in households where there was one adult aged under 65 and no children under 18 was also high at just over 16%. See table 2.

# **TABLES**

**Table 1a Median real household disposable income<sup>1</sup> by demographic characteristics and year**

All households					
	Median real household disposable income <sup>1</sup>			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>36,575</b>	<b>36,005</b>	<b>33,113</b>	<b>- 1.6</b>	<b>- 8.0</b>
<b>Sex (head of household)</b>					
Male	40,752	40,086	37,064	- 1.6	- 7.5
Female	31,484	30,152	28,755	- 4.2	- 4.6
<b>Age group (head of household)</b>					
18-64	40,875	39,932	36,811	- 2.3	- 7.8
65+	24,969	24,169	23,549	- 3.2	- 2.6
<b>Principal Economic Status (head of household)</b>					
At work	50,371	50,543	45,827	+ 0.3	- 9.3
Unemployed	29,645	26,670	23,922	- 10.0	- 10.3
Student	23,135	27,008	25,165	+ 16.7	- 6.8
Home duties	24,334	26,285	24,536	+ 8.0	- 6.7
Retired	29,553	27,119	25,501	- 8.2	- 6.0
Not at work due to illness or disability	22,309	20,120	18,066	- 9.8	- 10.2
<b>Highest education level attained (head of household)</b>					
Primary or below	25,130	23,868	21,984	- 5.0	- 7.9
Lower secondary	33,683	31,415	30,351	- 6.7	- 3.4
Higher secondary	40,012	37,695	33,047	- 5.8	- 12.3
Post leaving cert	37,915	35,892	31,922	- 5.3	- 11.1
Third level non degree	47,895	45,930	39,542	- 4.1	- 13.9
Third level degree or above	59,549	59,973	56,477	+ 0.7	- 5.8
<b>Household composition</b>					
1 adult aged 65+	15,026	14,838	13,855	- 1.3	- 6.6
1 adult aged <65	17,304	19,026	18,357	+ 10.0	- 3.5
2 adults, at least 1 aged 65+	30,533	29,079	26,864	- 4.8	- 7.6
2 adults, both aged <65	40,875	42,494	38,045	+ 4.0	- 10.5
3 or more adults	58,703	51,157	49,967	- 12.9	- 2.3
1 adult with children aged under 18	27,249	22,497	22,075	- 17.4	- 1.9
2 adults with 1-3 children aged under 18	46,552	44,720	42,628	- 3.9	- 4.7
Other households with children aged under 18	56,991	53,194	50,170	- 6.7	- 5.7
<b>Number of persons at work in the household</b>					
0	22,027	21,079	19,483	- 4.3	- 7.6
1	37,915	37,101	33,854	- 2.1	- 8.8
2	60,961	60,852	56,351	- 0.2	- 7.4
3+	97,233	77,116	79,721	- 20.7	+ 3.4
<b>Tenure status</b>					
Owner-occupied	41,262	40,711	37,512	- 1.3	- 7.9
Rented at the market rate	32,139	32,367	32,056	+ 0.7	- 1.0
Rented at below the market rate or rent free	24,818	23,242	22,992	- 6.4	- 1.1
<b>Urban/rural location</b>					
Urban areas	38,981	38,451	34,886	- 1.4	- 9.3
Rural areas	33,370	32,165	30,337	- 3.6	- 5.7
<b>Region</b>					
Border, Midland and Western	34,649	30,691	29,284	- 11.4	- 4.6
Southern and Eastern	37,689	38,008	35,139	+ 0.8	- 7.5

<sup>1</sup> Deflator base year 2012



**Table 1b Mean real household disposable income<sup>1</sup> by demographic characteristics and year**

All households					
	Mean real household disposable income <sup>1</sup>			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>44,735</b>	<b>42,756</b>	<b>40,505</b>	- 4.4	- 5.3
<b>Sex (head of household)</b>					
Male	48,497	47,129	44,496	- 2.8	- 5.6
Female	39,835	36,741	35,276	- 7.8	- 4.0
<b>Age group (head of household)</b>					
18-64	49,148	46,610	43,891	- 5.2	- 5.8
65+	29,715	28,444	28,054	- 4.3	- 1.4
<b>Principal Economic Status (head of household)</b>					
At work	57,181	55,264	51,886	- 3.4	- 6.1
Unemployed	32,401	30,580	28,032	- 5.6	- 8.3
Student	28,334	28,865	27,087	+ 1.9	- 6.2
Home duties	32,479	31,511	30,306	- 3.0	- 3.8
Retired	38,639	35,888	33,435	- 7.1	- 6.8
Not at work due to illness or disability	25,123	22,584	21,492	- 10.1	- 4.8
<b>Highest education level attained (head of household)</b>					
Primary or below	30,533	28,120	25,826	- 7.9	- 8.2
Lower secondary	39,422	34,372	33,830	- 12.8	- 1.6
Higher secondary	47,709	42,016	38,342	- 11.9	- 8.7
Post leaving cert	42,764	40,420	37,812	- 5.5	- 6.5
Third level non degree	55,668	50,562	46,088	- 9.2	- 8.8
Third level degree or above	66,258	66,165	62,143	- 0.1	- 6.1
<b>Household composition</b>					
1 adult aged 65+	19,042	18,602	17,113	- 2.3	- 8.0
1 adult aged <65	23,090	23,832	22,180	+ 3.2	- 6.9
2 adults, at least 1 aged 65+	36,050	35,572	33,847	- 1.3	- 4.8
2 adults, both aged <65	47,611	46,844	43,374	- 1.6	- 7.4
3 or more adults	70,608	57,413	57,739	- 18.7	+ 0.6
1 adult with children aged under 18	28,959	25,493	24,084	- 12.0	- 5.5
2 adults with 1-3 children aged under 18	53,957	52,600	49,879	- 2.5	- 5.2
Other households with children aged under 18	64,035	58,700	55,526	- 8.3	- 5.4
<b>Number of persons at work in the household</b>					
0	25,677	24,659	23,465	- 4.0	- 4.8
1	44,756	42,358	39,496	- 5.4	- 6.8
2	67,783	65,507	61,045	- 3.4	- 6.8
3+	92,650	82,528	84,336	- 10.9	+ 2.2
<b>Tenure status</b>					
Owner-occupied	49,388	47,598	44,806	- 3.6	- 5.9
Rented at the market rate	38,294	37,363	35,584	- 2.4	- 4.8
Rented at below the market rate or rent free	27,736	25,771	26,042	- 7.1	+ 1.1
<b>Urban/rural location</b>					
Urban areas	48,588	45,611	43,164	- 6.1	- 5.4
Rural areas	38,791	38,280	36,449	- 1.3	- 4.8
<b>Region</b>					
Border, Midland and Western	39,113	36,493	33,822	- 6.7	- 7.3
Southern and Eastern	46,843	45,134	43,046	- 3.6	- 4.6

<sup>1</sup> Deflator base year 2012

**Table 1c Median nominal household disposable income by demographic characteristics and year**

All households

	Median nominal household disposable income			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>35,280</b>	<b>35,216</b>	<b>33,113</b>	<b>- 0.2</b>	<b>- 6.0</b>
<b>Sex (head of household)</b>					
Male	39,309	39,208	37,064	- 0.3	- 5.5
Female	30,369	29,491	28,755	- 2.9	- 2.5
<b>Age group (head of household)</b>					
18-64	39,428	39,057	36,811	- 0.9	- 5.8
65+	24,085	23,639	23,549	- 1.9	- 0.4
<b>Principal Economic Status (head of household)</b>					
At work	48,588	49,436	45,827	+ 1.7	- 7.3
Unemployed	28,596	26,086	23,922	- 8.8	- 8.3
Student	22,316	26,416	25,165	+ 18.4	- 4.7
Home duties	23,473	25,709	24,536	+ 9.5	- 4.6
Retired	28,507	26,525	25,501	- 7.0	- 3.9
Not at work due to illness or disability	21,519	19,679	18,066	- 8.6	- 8.2
<b>Highest education level attained (head of household)</b>					
Primary or below	24,240	23,345	21,984	- 3.7	- 5.8
Lower secondary	32,491	30,727	30,351	- 5.4	- 1.2
Higher secondary	38,596	36,869	33,047	- 4.5	- 10.4
Post leaving cert	36,573	35,106	31,922	- 4.0	- 9.1
Third level non degree	46,199	44,924	39,542	- 2.8	- 12.0
Third level degree or above	57,441	58,659	56,477	+ 2.1	- 3.7
<b>Household composition</b>					
1 adult aged 65+	14,494	14,513	13,855	+ 0.1	- 4.5
1 adult aged <65	16,691	18,609	18,357	+ 11.5	- 1.4
2 adults, at least 1 aged 65+	29,452	28,442	26,864	- 3.4	- 5.5
2 adults, both aged <65	39,428	41,563	38,045	+ 5.4	- 8.5
3 or more adults	56,625	50,036	49,967	- 11.6	- 0.1
1 adult with children aged under 18	26,284	22,004	22,075	- 16.3	+ 0.3
2 adults with 1-3 children aged under 18	44,904	43,740	42,628	- 2.6	- 2.5
Other households with children aged under 18	54,973	52,029	50,170	- 5.4	- 3.6
<b>Number of persons at work in the household</b>					
0	21,247	20,617	19,483	- 3.0	- 5.5
1	36,573	36,288	33,854	- 0.8	- 6.7
2	58,803	59,519	56,351	+ 1.2	- 5.3
3+	93,791	75,426	79,721	- 19.6	+ 5.7
<b>Tenure status</b>					
Owner-occupied	39,801	39,819	37,512	0.0	- 5.8
Rented at the market rate	31,001	31,658	32,056	+ 2.1	+ 1.3
Rented at below the market rate or rent free	23,939	22,733	22,992	- 5.0	+ 1.1
<b>Urban/rural location</b>					
Urban areas	37,601	37,609	34,886	0.0	- 7.2
Rural areas	32,189	31,460	30,337	- 2.3	- 3.6
<b>Region</b>					
Border, Midland and Western	33,422	30,019	29,284	- 10.2	- 2.4
Southern and Eastern	36,355	37,175	35,139	+ 2.3	- 5.5

**Table 1d Mean nominal household disposable income by demographic characteristics and year**

All households

	Mean nominal household disposable income			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>43,151</b>	<b>41,819</b>	<b>40,505</b>	<b>- 3.1</b>	<b>- 3.1</b>
<b>Sex (head of household)</b>					
Male	46,780	46,096	44,496	- 1.5	- 3.5
Female	38,425	35,936	35,276	- 6.5	- 1.8
<b>Age group (head of household)</b>					
18-64	47,408	45,589	43,891	- 3.8	- 3.7
65+	28,663	27,821	28,054	- 2.9	+ 0.8
<b>Principal Economic Status (head of household)</b>					
At work	55,157	54,053	51,886	- 2.0	- 4.0
Unemployed	31,254	29,910	28,032	- 4.3	- 6.3
Student	27,331	28,233	27,087	+ 3.3	- 4.1
Home duties	31,329	30,821	30,306	- 1.6	- 1.7
Retired	37,271	35,102	33,435	- 5.8	- 4.7
Not at work due to illness or disability	24,234	22,089	21,492	- 8.9	- 2.7
<b>Highest education level attained (head of household)</b>					
Primary or below	29,452	27,504	25,826	- 6.6	- 6.1
Lower secondary	38,026	33,619	33,830	- 11.6	+ 0.6
Higher secondary	46,020	41,095	38,342	- 10.7	- 6.7
Post leaving cert	41,250	39,534	37,812	- 4.2	- 4.4
Third level non degree	53,697	49,454	46,088	- 7.9	- 6.8
Third level degree or above	63,912	64,715	62,143	+ 1.3	- 4.0
<b>Household composition</b>					
1 adult aged 65+	18,368	18,194	17,113	- 0.9	- 5.9
1 adult aged <65	22,273	23,310	22,180	+ 4.7	- 4.8
2 adults, at least 1 aged 65+	34,774	34,793	33,847	+ 0.1	- 2.7
2 adults, both aged <65	45,926	45,818	43,374	- 0.2	- 5.3
3 or more adults	68,108	56,155	57,739	- 17.6	+ 2.8
1 adult with children aged under 18	27,934	24,934	24,084	- 10.7	- 3.4
2 adults with 1-3 children aged under 18	52,047	51,448	49,879	- 1.2	- 3.0
Other households with children aged under 18	61,768	57,414	55,526	- 7.0	- 3.3
<b>Number of persons at work in the household</b>					
0	24,768	24,119	23,465	- 2.6	- 2.7
1	43,172	41,430	39,496	- 4.0	- 4.7
2	65,383	64,072	61,045	- 2.0	- 4.7
3+	89,370	80,720	84,336	- 9.7	+ 4.5
<b>Tenure status</b>					
Owner-occupied	47,640	46,555	44,806	- 2.3	- 3.8
Rented at the market rate	36,938	36,544	35,584	- 1.1	- 2.6
Rented at below the market rate or rent free	26,754	25,206	26,042	- 5.8	+ 3.3
<b>Urban/rural location</b>					
Urban areas	46,868	44,612	43,164	- 4.8	- 3.2
Rural areas	37,418	37,441	36,449	+ 0.1	- 2.6
<b>Region</b>					
Border, Midland and Western	37,728	35,693	33,822	- 5.4	- 5.2
Southern and Eastern	45,185	44,145	43,046	- 2.3	- 2.5

**Table 1e Median equivalised real disposable income<sup>1</sup> by demographic characteristics and year**

All persons

	Median equivalised real disposable income <sup>1</sup>			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>19,273</b>	<b>18,555</b>	<b>17,702</b>	<b>- 3.7</b>	<b>- 4.6</b>
<b>Sex</b>					
Male	19,730	19,209	18,039	- 2.6	- 6.1
Female	18,881	17,988	17,561	- 4.7	- 2.4
<b>Age group</b>					
0-17	17,635	17,428	16,815	- 1.2	- 3.5
18-64	20,687	19,982	18,703	- 3.4	- 6.4
65+	16,959	16,261	15,516	- 4.1	- 4.6
<b>Principal Economic Status</b>					
At work	24,971	24,525	23,062	- 1.8	- 6.0
Unemployed	14,823	13,431	12,759	- 9.4	- 5.0
Student	16,592	15,004	14,605	- 9.6	- 2.7
Home duties	15,527	15,151	14,498	- 2.4	- 4.3
Retired	19,008	18,075	16,956	- 4.9	- 6.2
Not at work due to illness or disability	14,184	14,032	13,153	- 1.1	- 6.3
<b>Highest education level attained</b>					
Primary or below	15,459	15,151	14,316	- 2.0	- 5.5
Lower secondary	17,295	16,178	15,399	- 6.5	- 4.8
Higher secondary	20,293	18,628	18,023	- 8.2	- 3.2
Post leaving cert	19,294	17,999	17,253	- 6.7	- 4.1
Third level non degree	24,942	24,457	21,307	- 1.9	- 12.9
Third level degree or above	31,709	31,242	29,596	- 1.5	- 5.3
<b>Household composition</b>					
1 adult aged 65+	15,026	14,838	13,855	- 1.3	- 6.6
1 adult aged <65	17,304	19,026	18,357	+ 10.0	- 3.5
2 adults, at least 1 aged 65+	18,393	17,518	16,183	- 4.8	- 7.6
2 adults, both aged <65	24,624	25,599	22,919	+ 4.0	- 10.5
3 or more adults	24,207	20,313	19,698	- 16.1	- 3.0
1 adult with children aged under 18	13,916	14,539	13,227	+ 4.5	- 9.0
2 adults with 1-3 children aged under 18	20,113	20,224	18,805	+ 0.6	- 7.0
Other households with children aged under 18	17,295	16,455	15,026	- 4.9	- 8.7
<b>Number of persons at work in the household</b>					
0	13,822	13,294	12,615	- 3.8	- 5.1
1	18,367	18,224	16,816	- 0.8	- 7.7
2	26,217	25,619	23,915	- 2.3	- 6.7
3+	29,176	25,878	26,222	- 11.3	+ 1.3
<b>Tenure status</b>					
Owner-occupied	21,418	21,159	19,916	- 1.2	- 5.9
Rented at the market rate	16,190	16,556	15,655	+ 2.3	- 5.4
Rented at below the market rate or rent free	13,793	13,149	12,593	- 4.7	- 4.2
<b>Urban/rural location</b>					
Urban areas	21,302	19,844	18,698	- 6.8	- 5.8
Rural areas	17,458	16,926	16,266	- 3.0	- 3.9
<b>Region</b>					
Border, Midland and Western	17,600	16,349	15,124	- 7.1	- 7.5
Southern and Eastern	20,396	19,614	18,694	- 3.8	- 4.7

<sup>1</sup> Deflator base year 2012

**Table 1f Mean equivalised real disposable income<sup>1</sup> by demographic characteristics and year**

All persons

	Mean equivalised real disposable income <sup>1</sup>			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>22,950</b>	<b>21,920</b>	<b>20,856</b>	<b>- 4.5</b>	<b>- 4.9</b>
<b>Sex</b>					
Male	23,143	22,204	20,922	- 4.1	- 5.8
Female	22,761	21,641	20,790	- 4.9	- 3.9
<b>Age group</b>					
0-17	20,811	20,333	19,499	- 2.3	- 4.1
18-64	24,280	22,950	21,733	- 5.5	- 5.3
65+	20,854	20,167	19,367	- 3.3	- 4.0
<b>Principal Economic Status</b>					
At work	28,577	27,510	25,930	- 3.7	- 5.7
Unemployed	16,862	15,728	14,304	- 6.7	- 9.1
Student	19,500	16,638	16,968	- 14.7	+ 2.0
Home duties	19,216	17,443	16,887	- 9.2	- 3.2
Retired	23,927	22,985	21,545	- 3.9	- 6.3
Not at work due to illness or disability	15,565	15,695	14,107	+ 0.8	- 10.1
<b>Highest education level attained</b>					
Primary or below	17,555	16,568	15,610	- 5.6	- 5.8
Lower secondary	19,700	17,941	17,254	- 8.9	- 3.8
Higher secondary	22,853	20,861	19,514	- 8.7	- 6.5
Post leaving cert	22,250	20,443	18,937	- 8.1	- 7.4
Third level non degree	27,724	26,254	23,571	- 5.3	- 10.2
Third level degree or above	35,788	33,989	32,490	- 5.0	- 4.4
<b>Household composition</b>					
1 adult aged 65+	19,042	18,602	17,113	- 2.3	- 8.0
1 adult aged <65	23,090	23,832	22,180	+ 3.2	- 6.9
2 adults, at least 1 aged 65+	21,717	21,428	20,390	- 1.3	- 4.8
2 adults, both aged <65	28,681	28,235	26,129	- 1.6	- 7.5
3 or more adults	27,140	22,095	22,210	- 18.6	+ 0.5
1 adult with children aged under 18	16,262	16,353	15,588	+ 0.6	- 4.7
2 adults with 1-3 children aged under 18	22,984	23,020	21,883	+ 0.2	- 4.9
Other households with children aged under 18	19,410	18,584	17,148	- 4.3	- 7.7
<b>Number of persons at work in the household</b>					
0	15,755	14,928	14,403	- 5.2	- 3.5
1	22,166	21,133	19,792	- 4.7	- 6.3
2	29,780	28,626	26,724	- 3.9	- 6.6
3+	30,142	27,685	27,457	- 8.2	- 0.8
<b>Tenure status</b>					
Owner-occupied	25,085	24,276	22,887	- 3.2	- 5.7
Rented at the market rate	19,373	18,574	18,341	- 4.1	- 1.3
Rented at below the market rate or rent free	15,236	14,141	14,012	- 7.2	- 0.9
<b>Urban/rural location</b>					
Urban areas	24,843	23,167	22,078	- 6.7	- 4.7
Rural areas	20,013	19,922	18,971	- 0.5	- 4.8
<b>Region</b>					
Border, Midland and Western	20,453	19,269	17,936	- 5.8	- 6.9
Southern and Eastern	23,854	22,880	21,914	- 4.1	- 4.2

<sup>1</sup> Deflator base year 2012

**Table 1g Median equivalised nominal disposable income by demographic characteristics and year**

All persons					
	Median equivalised nominal disposable income			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>18,591</b>	<b>18,148</b>	<b>17,702</b>	<b>- 2.4</b>	<b>- 2.5</b>
<b>Sex</b>					
Male	19,032	18,788	18,039	- 1.3	- 4.0
Female	18,213	17,594	17,561	- 3.4	- 0.2
<b>Age group</b>					
0-17	17,011	17,046	16,815	+ 0.2	- 1.4
18-64	19,955	19,544	18,703	- 2.1	- 4.3
65+	16,359	15,905	15,516	- 2.8	- 2.4
<b>Principal Economic Status</b>					
At work	24,087	23,988	23,062	- 0.4	- 3.9
Unemployed	14,298	13,137	12,759	- 8.1	- 2.9
Student	16,005	14,675	14,605	- 8.3	- 0.5
Home duties	14,977	14,819	14,498	- 1.1	- 2.2
Retired	18,335	17,679	16,956	- 3.6	- 4.1
Not at work due to illness or disability	13,682	13,725	13,153	+ 0.3	- 4.2
<b>Highest education level attained</b>					
Primary or below	14,912	14,819	14,316	- 0.6	- 3.4
Lower secondary	16,683	15,824	15,399	- 5.1	- 2.7
Higher secondary	19,575	18,220	18,023	- 6.9	- 1.1
Post leaving cert	18,611	17,605	17,253	- 5.4	- 2.0
Third level non degree	24,059	23,921	21,307	- 0.6	- 10.9
Third level degree or above	30,586	30,558	29,596	- 0.1	- 3.1
<b>Household composition</b>					
1 adult aged 65+	14,494	14,513	13,855	+ 0.1	- 4.5
1 adult aged <65	16,691	18,609	18,357	+ 11.5	- 1.4
2 adults, at least 1 aged 65+	17,742	17,134	16,183	- 3.4	- 5.6
2 adults, both aged <65	23,752	25,038	22,919	+ 5.4	- 8.5
3 or more adults	23,350	19,868	19,698	- 14.9	- 0.9
1 adult with children aged under 18	13,423	14,220	13,227	+ 5.9	- 7.0
2 adults with 1-3 children aged under 18	19,401	19,781	18,805	+ 2.0	- 4.9
Other households with children aged under 18	16,683	16,094	15,026	- 3.5	- 6.6
<b>Number of persons at work in the household</b>					
0	13,333	13,003	12,615	- 2.5	- 3.0
1	17,717	17,825	16,816	+ 0.6	- 5.7
2	25,289	25,058	23,915	- 0.9	- 4.6
3+	28,143	25,311	26,222	- 10.1	+ 3.6
<b>Tenure status</b>					
Owner-occupied	20,660	20,695	19,916	+ 0.2	- 3.8
Rented at the market rate	15,617	16,193	15,655	+ 3.7	- 3.3
Rented at below the market rate or rent free	13,305	12,861	12,593	- 3.3	- 2.1
<b>Urban/rural location</b>					
Urban areas	20,548	19,409	18,698	- 5.5	- 3.7
Rural areas	16,840	16,555	16,266	- 1.7	- 1.7
<b>Region</b>					
Border, Midland and Western	16,977	15,991	15,124	- 5.8	- 5.4
Southern and Eastern	19,674	19,184	18,694	- 2.5	- 2.6

**Table 1h Mean equivalised nominal disposable income by demographic characteristics and year**

All persons

	Mean equivalised nominal disposable income			% change	
	2010	2011	2012	2010-2011	2011-2012
	€	€	€	%	%
<b>State</b>	<b>22,138</b>	<b>21,440</b>	<b>20,856</b>	- 3.2	- 2.7
<b>Sex</b>					
Male	22,324	21,718	20,922	- 2.7	- 3.7
Female	21,955	21,167	20,790	- 3.6	- 1.8
<b>Age group</b>					
0-17	20,074	19,888	19,499	- 0.9	- 2.0
18-64	23,420	22,447	21,733	- 4.2	- 3.2
65+	20,116	19,725	19,367	- 1.9	- 1.8
<b>Principal Economic Status</b>					
At work	27,565	26,907	25,930	- 2.4	- 3.6
Unemployed	16,265	15,383	14,304	- 5.4	- 7.0
Student	18,810	16,273	16,968	- 13.5	+ 4.3
Home duties	18,536	17,061	16,887	- 8.0	- 1.0
Retired	23,080	22,481	21,545	- 2.6	- 4.2
Not at work due to illness or disability	15,014	15,351	14,107	+ 2.2	- 8.1
<b>Highest education level attained</b>					
Primary or below	16,934	16,205	15,610	- 4.3	- 3.7
Lower secondary	19,003	17,548	17,254	- 7.7	- 1.7
Higher secondary	22,044	20,404	19,514	- 7.4	- 4.4
Post leaving cert	21,462	19,995	18,937	- 6.8	- 5.3
Third level non degree	26,743	25,679	23,571	- 4.0	- 8.2
Third level degree or above	34,521	33,244	32,490	- 3.7	- 2.3
<b>Household composition</b>					
1 adult aged 65+	18,368	18,194	17,113	- 0.9	- 5.9
1 adult aged <65	22,273	23,310	22,180	+ 4.7	- 4.8
2 adults, at least 1 aged 65+	20,948	20,959	20,390	+ 0.1	- 2.7
2 adults, both aged <65	27,666	27,616	26,129	- 0.2	- 5.4
3 or more adults	26,179	21,611	22,210	- 17.4	+ 2.8
1 adult with children aged under 18	15,686	15,995	15,588	+ 2.0	- 2.5
2 adults with 1-3 children aged under 18	22,170	22,516	21,883	+ 1.6	- 2.8
Other households with children aged under 18	18,723	18,177	17,148	- 2.9	- 5.7
<b>Number of persons at work in the household</b>					
0	15,197	14,601	14,403	- 3.9	- 1.4
1	21,381	20,670	19,792	- 3.3	- 4.2
2	28,726	27,999	26,724	- 2.5	- 4.6
3+	29,075	27,078	27,457	- 6.9	+ 1.4
<b>Tenure status</b>					
Owner-occupied	24,197	23,744	22,887	- 1.9	- 3.6
Rented at the market rate	18,687	18,167	18,341	- 2.8	+ 1.0
Rented at below the market rate or rent free	14,697	13,831	14,012	- 5.9	+ 1.3
<b>Urban/rural location</b>					
Urban areas	23,964	22,659	22,078	- 5.4	- 2.6
Rural areas	19,305	19,486	18,971	+ 0.9	- 2.6
<b>Region</b>					
Border, Midland and Western	19,729	18,847	17,936	- 4.5	- 4.8
Southern and Eastern	23,010	22,379	21,914	- 2.7	- 2.1

**Table 2 At risk of poverty, Deprivation and Consistent poverty rates by year**

All persons

	At risk of poverty rate		Deprivation rate <sup>1</sup>		Consistent poverty rate	
	2011	2012	2011	2012	2011	2012
	%	%	%	%	%	%
<b>State</b>	<b>16.0</b>	<b>16.5</b>	<b>24.5</b>	<b>26.9</b>	<b>6.9</b>	<b>7.7</b>
<b>Sex<sup>2</sup></b>						
Male	16.3	16.3	23.0	26.4	6.9	7.8
Female	15.6	16.7	26.0	27.4	6.9	7.6
<b>Age group<sup>2</sup></b>						
0-17	18.8	18.8	32.1	32.3	9.3	9.9
18-64	15.9	16.4	23.7	27.2	6.8	7.8
65+	9.7	12.1	11.3	13.5	1.9	2.6
<b>Principal Economic Status (aged 16 years and over)<sup>2</sup></b>						
At work	6.5	5.9	15.0	16.4	2.1	1.9
Unemployed	30.6	34.7	42.4	49.4	16.5	19.2
Student	31.4	30.2	24.7	30.9	10.5	11.2
Home duties	21.6	22.3	27.7	31.1	8.7	10.5
Retired	8.9	11.5	9.7	11.3	1.5	2.4
Not at work due to illness or disability	22.8	30.3	35.9	48.5	11.1	17.6
<b>Highest education level attained (aged 16 years and over)<sup>2</sup></b>						
Primary or below	18.6	20.8	27.8	32.8	7.4	9.5
Lower secondary	21.9	22.5	26.7	31.3	9.5	10.3
Higher secondary	18.9	18.3	20.9	24.3	6.8	7.0
Post leaving cert	14.5	16.4	22.2	32.0	5.5	8.8
Third level non degree	10.8	12.0	18.2	19.9	5.7	5.5
Third level degree or above	5.4	6.8	11.2	10.8	1.8	2.3
<b>Household composition</b>						
1 adult aged 65+	9.1	12.9	14.2	15.3	1.3	3.1
1 adult aged <65	24.3	27.1	27.8	35.2	11.0	16.1
2 adults, at least 1 aged 65+	8.9	13.0	10.8	14.9	1.3	2.9
2 adults, both aged <65	12.5	12.4	18.4	21.2	5.3	5.5
3 or more adults	11.7	13.4	14.2	19.9	3.1	5.6
1 adult with children aged under 18	28.4	29.1	56.0	49.5	16.4	17.4
2 adults with 1-3 children aged under 18	14.6	13.9	25.9	25.8	6.9	6.4
Other households with children aged under 18	21.2	21.5	27.2	34.9	9.3	10.8
<b>Number of persons at work in the household</b>						
0	33.2	36.6	37.7	41.7	15.9	18.8
1	14.1	13.2	27.5	30.9	5.2	6.4
2	3.9	4.5	10.8	12.0	1.2	0.5
3+	0.0	1.1	9.9	10.6	0.0	0.0
<b>Tenure status</b>						
Owner-occupied	10.6	12.4	17.2	19.9	3.8	4.8
Rented at the market rate	20.6	18.2	31.4	35.4	6.8	9.3
Rented at below the market rate or rent free	36.4	33.9	52.0	50.7	21.5	19.8
<b>Urban/rural location</b>						
Urban areas	14.2	14.7	26.2	27.7	6.8	8.0
Rural areas	18.8	19.2	21.8	25.7	7.1	7.3
<b>Region</b>						
Border, Midland and Western	20.4	21.4	26.7	29.4	8.4	9.4
Southern and Eastern	14.3	14.7	23.7	26.0	6.3	7.1

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

<sup>2</sup> Sex, age group, Principal Economic Status and highest education level attained refers to that of the head of household



**Table 3a Composition of nominal household income<sup>1</sup> and nominal equivalised income<sup>1</sup> by year**

	Nominal household income <sup>1</sup>				Nominal equivalised income <sup>1</sup>			
	2009	2010	2011	2012	2009	2010	2011	2012
<b>Average Weekly Income<sup>1</sup></b>	€	€	€	€	€	€	€	€
<b>Direct Income</b>								
Employee income	599.70	560.89	571.72	566.69	308.68	292.83	299.13	299.72
Employer's social insurance contributions	64.80	64.17	62.46	62.05	33.63	33.81	33.18	33.01
Cash benefits or losses from self-employment	105.25	90.51	75.77	69.82	55.99	48.64	40.01	36.49
Other direct income	26.40	23.33	18.75	22.34	12.58	11.46	8.90	10.76
<b>Total direct income</b>	<b>796.16</b>	<b>738.90</b>	<b>728.69</b>	<b>720.90</b>	<b>410.88</b>	<b>386.74</b>	<b>381.21</b>	<b>379.97</b>
<b>Social Transfers</b>								
Unemployment related payments	45.78	59.73	62.16	60.86	23.44	31.40	32.67	32.00
Old-age related payments	63.41	68.88	65.99	64.20	26.78	29.98	28.47	28.06
Occupational pension	52.58	53.69	50.71	55.76	23.00	23.69	22.37	24.55
Family/children related allowances	67.91	61.48	57.00	53.31	39.74	36.23	33.49	31.17
Housing allowances	10.58	10.70	12.14	10.65	5.05	5.19	6.07	5.30
Other social transfers	46.78	44.04	38.06	35.95	22.50	21.43	18.58	17.56
<b>Total social transfers</b>	<b>287.05</b>	<b>298.52</b>	<b>286.06</b>	<b>280.73</b>	<b>140.51</b>	<b>147.92</b>	<b>141.65</b>	<b>138.63</b>
<b>Gross Income</b>	<b>1,083.21</b>	<b>1,037.42</b>	<b>1,014.75</b>	<b>1,001.63</b>	<b>551.39</b>	<b>534.66</b>	<b>522.87</b>	<b>518.60</b>
<b>Tax and Social Contributions</b>								
Tax on income and social contributions	133.58	139.81	146.50	159.39	68.69	73.37	76.68	84.00
Employer's social insurance contributions	64.80	64.17	62.46	62.05	33.63	33.81	33.18	33.01
Regular inter-household cash transfers paid	4.05	6.48	4.35	3.93	2.04	3.23	2.12	1.91
<b>Total Tax and Social Contributions</b>	<b>202.43</b>	<b>210.46</b>	<b>213.31</b>	<b>225.37</b>	<b>104.36</b>	<b>110.40</b>	<b>111.99</b>	<b>118.91</b>
<b>Net Disposable Income</b>	<b>880.78</b>	<b>826.96</b>	<b>801.43</b>	<b>776.26</b>	<b>447.03</b>	<b>424.26</b>	<b>410.88</b>	<b>399.69</b>

<sup>1</sup> Household income is averaged over households while equivalised income is averaged over individuals within the household

**Table 3b Composition of real household income<sup>1</sup> and real equivalised income<sup>1</sup> by year**

	Real household income <sup>1</sup>				Real equivalised income <sup>1</sup>			
	2009	2010	2011	2012	2009	2010	2011	2012
<b>Average Weekly Income<sup>2</sup></b>	€	€	€	€	€	€	€	€
<b>Direct Income</b>								
Employee income	599.70	581.47	584.53	566.69	308.68	303.58	305.83	299.72
Employer's social insurance contributions	64.80	66.53	63.86	62.05	33.63	35.05	33.92	33.01
Cash benefits or losses from self-employment	105.25	93.83	77.47	69.82	55.99	50.43	40.91	36.49
Other direct income	26.40	24.19	19.17	22.34	12.58	11.88	9.10	10.76
<b>Total direct income</b>	<b>796.16</b>	<b>766.02</b>	<b>745.01</b>	<b>720.90</b>	<b>410.88</b>	<b>400.93</b>	<b>389.75</b>	<b>379.97</b>
<b>Social Transfers</b>								
Unemployment related payments	45.78	61.92	63.55	60.86	23.44	32.55	33.40	32.00
Old-age related payments	63.41	71.41	67.47	64.20	26.78	31.08	29.11	28.06
Occupational pension	52.58	55.66	51.85	55.76	23.00	24.56	22.87	24.55
Family/children related allowances	67.91	63.74	58.28	53.31	39.74	37.56	34.24	31.17
Housing allowances	10.58	11.09	12.41	10.65	5.05	5.38	6.21	5.30
Other social transfers	46.78	45.66	38.91	35.95	22.50	22.22	19.00	17.56
<b>Total social transfers</b>	<b>287.05</b>	<b>309.48</b>	<b>292.47</b>	<b>280.73</b>	<b>140.51</b>	<b>153.35</b>	<b>144.82</b>	<b>138.63</b>
<b>Gross Income</b>	<b>1,083.21</b>	<b>1,075.49</b>	<b>1,037.48</b>	<b>1,001.63</b>	<b>551.39</b>	<b>554.28</b>	<b>534.58</b>	<b>518.60</b>
<b>Tax and Social Contributions</b>								
Tax on income and social contributions	133.58	144.94	149.78	159.39	68.69	76.06	78.40	84.00
Employer's social insurance contributions	64.80	66.53	63.86	62.05	33.63	35.05	33.92	33.01
Regular inter-household cash transfers paid	4.05	6.72	4.45	3.93	2.04	3.35	2.17	1.91
<b>Total Tax and Social Contributions</b>	<b>202.43</b>	<b>218.18</b>	<b>218.09</b>	<b>225.37</b>	<b>104.36</b>	<b>114.45</b>	<b>114.50</b>	<b>118.91</b>
<b>Net Disposable Income</b>	<b>880.78</b>	<b>857.31</b>	<b>819.38</b>	<b>776.26</b>	<b>447.03</b>	<b>439.83</b>	<b>420.08</b>	<b>399.69</b>

<sup>1</sup> Deflator base year 2012

<sup>2</sup> Household income is averaged over households while equivalised income is averaged over individuals within the household

**Table 4a Nominal median income measures by year <sup>1</sup>**

	2005 <sup>2</sup>	2006	2007 <sup>2</sup>	2008	2009	2010	2011	2012
€								
<b>National income definition</b>								
Total gross household income	37,816	39,961	45,036	46,581	41,938	39,011	38,704	37,395
Total disposable household income	32,856	34,931	38,853	40,429	38,255	35,280	35,216	33,113
<b>National income definition, national equivalence scale</b>								
Equivalised total disposable income	16,697	17,610	19,794	20,758	20,107	18,591	18,148	17,702
Equivalised total disposable income including old-age and survivors' benefits but excluding all other social transfers	14,603	15,456	16,574	17,490	16,324	14,352	14,184	13,899
Equivalised total disposable income excluding all social transfers	12,915	13,700	14,750	15,118	13,400	11,061	10,567	10,448

<sup>1</sup> Gross and disposable household income is averaged over households, while equivalised income is averaged over individuals within the household.

<sup>2</sup> 2005 and 2007 figures amended

**Table 4b Nominal mean income measures by year <sup>1</sup>**

	2005	2006	2007	2008	2009	2010	2011	2012
€								
<b>National income definition</b>								
Total gross household income	51,078	55,075	59,820	60,581	56,522	54,133	52,949	52,265
Total disposable household income	40,497	43,646	47,988	49,043	45,959	43,151	41,819	40,505
<b>National income definition, national equivalence scale</b>								
Equivalised total disposable income	19,768	21,229	23,610	24,380	23,326	22,138	21,440	20,856
Equivalised total disposable income including old-age and survivors' benefits but excluding all other social transfers	17,085	18,353	20,113	20,418	18,750	17,375	16,788	16,456
Equivalised total disposable income excluding all social transfers	15,132	16,338	17,897	17,982	16,067	14,423	14,161	13,650

<sup>1</sup> Gross and disposable household income is averaged over households, while equivalised income is averaged over individuals within the household.

**Table 4c Nominal at risk of poverty thresholds by year**

	2005 <sup>1</sup>	2006	2007 <sup>1</sup>	2008	2009	2010	2011	2012
€								
<b>National income definition, national equivalence scale</b>								
At risk of poverty threshold								
<b>60% of median income</b>	<b>10,018</b>	<b>10,566</b>	<b>11,876</b>	<b>12,455</b>	<b>12,064</b>	<b>11,155</b>	<b>10,889</b>	<b>10,621</b>
40% of median income	6,679	7,044	7,918	8,303	8,043	7,436	7,259	7,081
50% of median income	8,349	8,805	9,897	10,379	10,054	9,296	9,074	8,851
70% of median income	11,688	12,327	13,856	14,531	14,075	13,014	12,704	12,391
Illustrative values (60% level)								
1 adult, no children	10,018	10,566	11,876	12,455	12,064	11,155	10,889	10,621
2 adults, 2 children	23,242	24,513	27,552	28,896	27,988	25,880	25,262	24,641

<sup>1</sup> 2005 and 2007 figures amended

**Table 5 Key national indicators of poverty and social exclusion<sup>1</sup> by year**

	% of individuals							
	2005	2006	2007	2008	2009	2010	2011	2012
<b>National/NAPS Indicators</b>								
At risk of poverty rate								
Equivalised total disposable income:								
<b>Including all social transfers (60% median income threshold)</b>	<b>18.3</b>	<b>17.0</b>	<b>16.5</b>	<b>14.4</b>	<b>14.1</b>	<b>14.7</b>	<b>16.0</b>	<b>16.5</b>
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	31.9	32.2	33.1	34.6	36.0	39.1	39.8	39.0
excluding all social transfers (60% median income threshold)	40.0	40.2	40.9	43.0	46.2	50.2	50.7	50.3
Including all social transfers (40% median income threshold)	4.6	3.4	3.6	3.3	3.3	4.2	4.9	5.3
Including all social transfers (50% median income threshold)	10.7	8.9	8.6	7.9	6.9	7.6	8.5	9.2
Including all social transfers (70% median income threshold)	28.0	26.7	26.8	25.7	24.5	24.7	24.1	24.2
Relative at risk of poverty gap	20.5	17.5	17.3	19.2	16.2	17.7	19.5	20.3
At risk of poverty anchored at 2004 <sup>3</sup>	17.9	15.7	11.5	10.3	10.9	13.2	16.1	18.4
At risk of poverty anchored at 2005 <sup>3</sup>	18.3	16.0	11.8	10.6	11.6	13.7	16.4	19.0
At risk of poverty anchored at 2006	19.7	17.0	12.8	11.6	12.7	14.5	17.6	20.5
At risk of poverty anchored at 2007 <sup>3</sup>	24.5	<b>21.4</b>	16.5	14.4	15.1	19.6	21.1	24.1
<b>Deprivation rate<sup>2</sup></b>								
Those at risk of poverty	<b>38.0</b>	<b>38.6</b>	<b>31.1</b>	<b>29.1</b>	<b>38.8</b>	<b>42.9</b>	<b>43.2</b>	<b>46.8</b>
Those NOT at risk of poverty	9.6	9.0	7.9	11.1	13.5	19.1	21.0	23.0
<b>Consistent Poverty rate (60% median income threshold)</b>								
Consistent poverty rate (40% median income threshold)	2.0	1.5	0.9	0.6	0.9	1.9	1.7	2.4
Consistent poverty rate (50% median income threshold)	4.5	3.7	2.8	1.9	2.4	3.2	3.3	4.4
Consistent poverty rate (70% median income threshold)	9.7	8.5	7.2	7.9	9.5	10.2	10.7	11.8

<sup>1</sup> See background notes for more information.

<sup>2</sup> Experienced two or more types of enforced deprivation.

<sup>3</sup> Amended

**Table 6 The number of deprivation items experienced by year**

Number of deprivation items experienced <sup>1</sup>	2005	2006	2007	2008	2009	2010	2011	2012
<b>% of individuals</b>								
0 (No deprivation)	75.4	75.0	75.6	75.0	71.4	63.9	59.8	57.0
1	9.8	11.0	12.6	11.3	11.5	13.5	15.7	16.1
2	5.1	4.9	3.8	4.8	7.4	8.5	9.1	9.3
3+	9.7	9.1	7.9	8.9	9.7	14.1	15.4	17.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2+	14.8	14.0	11.8	13.7	17.1	22.6	24.5	26.9
<b>% of individuals at risk of poverty</b>								
0 (No deprivation)	47.6	44.1	49.7	54.1	43.4	38.1	37.3	35.6
1	14.4	17.3	19.2	16.8	17.8	19.0	19.5	17.5
2	10.8	11.5	8.3	12.3	12.9	13.2	12.9	15.2
3+	27.2	27.1	22.8	16.8	25.9	29.7	30.2	31.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2+	38.0	38.6	31.1	29.1	38.8	42.9	43.2	46.8
<b>% of individuals NOT at risk of poverty</b>								
0 (No deprivation)	81.6	81.3	80.7	78.6	76.0	68.3	64.0	61.2
1	8.8	9.8	11.3	10.3	10.5	12.6	15.0	15.9
2	3.8	3.6	2.9	3.6	6.5	7.7	8.4	8.2
3+	5.8	5.4	5.0	7.5	7.0	11.4	12.5	14.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2+	9.6	9.0	7.9	11.1	13.5	19.1	21.0	23.0

<sup>1</sup> An individual is defined as being deprived if they experience two or more forms of enforced deprivation (deprivation rate)

**Table 7 Percentage of the population experiencing each type of deprivation by poverty status and year**

% of individuals

Deprivation Indicators	2005	2006	2007	2008	2009	2010	2011	2012
<b>% of individuals</b>								
Without heating at some stage in the last year	6.5	5.8	6.0	6.3	7.3	10.5	12.2	12.9
Unable to afford a morning, afternoon or evening out in the last fortnight	10.3	8.8	8.4	11.1	14.9	19.3	21.1	23.3
Unable to afford two pairs of strong shoes	3.3	3.1	3.0	2.7	2.1	2.9	3.1	4.9
Unable to afford a roast once a week	4.2	4.4	3.9	3.8	3.4	5.5	6.7	7.6
Unable to afford a meal with meat, chicken or fish every second day	2.9	2.4	2.2	3.0	2.1	3.0	2.8	3.9
Unable to afford new (not second-hand) clothes	6.8	5.5	5.2	5.6	4.5	7.6	7.3	10.4
Unable to afford a warm waterproof coat	2.8	2.1	2.3	2.6	1.1	2.0	2.2	3.7
Unable to afford to keep the home adequately warm	4.0	3.8	3.5	3.7	4.1	6.8	6.8	8.5
Unable to afford to replace any worn out furniture	13.8	13.7	13.1	13.3	16.3	20.3	21.7	24.5
Unable to afford to have family or friends for a drink or meal once a month	11.5	10.7	9.6	9.1	9.4	14.4	14.8	16.1
Unable to afford to buy presents for family or friends at least once a year	4.5	3.3	2.9	2.3	3.4	5.1	5.8	6.0
<b>% of individuals at risk of poverty<sup>1</sup></b>								
Without heating at some stage in the last year	18.2	16.7	16.3	13.0	17.0	22.3	21.7	25.0
Unable to afford a morning, afternoon or evening out in the last fortnight	28.6	25.5	20.1	21.6	29.6	36.7	35.8	37.2
Unable to afford two pairs of strong shoes	9.6	9.5	11.4	3.4	4.3	6.7	5.2	10.2
Unable to afford a roast once a week	11.1	13.6	10.9	7.4	7.7	11.7	9.3	14.4
Unable to afford a meal with meat, chicken or fish every second day	9.3	6.7	7.2	6.5	6.6	7.9	5.8	8.5
Unable to afford new (not second-hand) clothes	16.1	17.2	15.2	12.2	11.0	16.1	16.3	19.4
Unable to afford a warm waterproof coat	7.6	4.3	8.7	4.0	2.6	5.9	4.6	7.2
Unable to afford to keep the home adequately warm	11.6	10.7	10.4	7.8	8.3	15.8	11.9	14.2
Unable to afford to replace any worn out furniture	30.7	33.0	29.5	26.0	36.6	32.6	34.3	37.1
Unable to afford to have family or friends for a drink or meal once a month	30.5	28.3	23.1	20.4	24.6	30.8	26.5	28.8
Unable to afford to buy presents for family or friends at least once a year	12.7	9.6	10.5	4.8	8.2	8.3	13.3	12.5
<b>% of individuals not at risk of poverty</b>								
Without heating at some stage in the last year	3.8	3.5	3.9	5.2	5.7	8.5	10.4	10.6
Unable to afford a morning, afternoon or evening out in the last fortnight	6.2	5.4	6.1	9.4	12.5	16.3	18.3	20.6
Unable to afford two pairs of strong shoes	1.9	1.8	1.3	2.6	1.7	2.2	2.7	3.9
Unable to afford a roast once a week	2.6	2.5	2.5	3.2	2.7	4.4	6.2	6.3
Unable to afford a meal with meat, chicken or fish every second day	1.5	1.5	1.2	2.4	1.3	2.1	2.2	3.0
Unable to afford new (not second-hand) clothes	4.7	3.1	3.2	4.5	3.4	6.1	5.6	8.6
Unable to afford a warm waterproof coat	1.8	1.6	1.0	2.3	0.9	1.3	1.7	3.0
Unable to afford to keep the home adequately warm	2.3	2.4	2.1	3.0	3.4	5.2	5.8	7.3
Unable to afford to replace any worn out furniture	10.0	9.8	9.8	11.1	12.9	18.1	19.3	22.0
Unable to afford to have family or friends for a drink or meal once a month	7.3	7.1	6.9	7.2	6.9	11.5	12.5	13.6
Unable to afford to buy presents for family or friends at least once a year	2.7	2.1	1.4	1.9	2.6	4.5	4.4	4.7

<sup>1</sup> Including all social transfers, 60% median income threshold.

**Table 8 Profile of population at risk of poverty<sup>1</sup>, experiencing deprivation<sup>2</sup> and in consistent poverty by demographic characteristics and year**

% of individuals

	2011				2012			
	Population	At risk of poverty	Deprivation rate <sup>2</sup>	In consistent poverty	Population	At risk of poverty	Deprivation rate <sup>2</sup>	In consistent poverty
<b>State</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Sex</b>								
Male	49.6	50.6	46.4	49.3	49.5	48.8	48.6	50.2
Female	50.4	49.4	53.6	50.7	50.5	51.2	51.4	49.8
<b>Age group</b>								
0-17	25.2	31.7	35.2	36.2	25.4	30.3	31.8	33.9
18-64	63.2	61.2	59.4	60.6	62.5	60.9	62.1	62.1
65+	11.7	7.1	5.4	3.3	12.0	8.8	6.0	4.0
<b>Principal Economic Status</b>								
At work	39.3	14.2	21.4	10.6	38.7	12.6	21.6	8.6
Unemployed	8.1	16.6	14.9	20.6	8.0	19.0	16.6	22.5
Student	7.4	14.7	7.5	11.4	7.5	14.2	8.9	11.2
Home duties	11.6	17.5	14.6	16.3	11.2	15.4	13.1	15.5
Retired	7.8	4.3	3.1	1.7	8.4	6.0	3.6	2.6
Not at work due to illness or disability	2.7	4.7	4.9	5.4	2.7	6.9	6.7	8.5
Children under 16 years of age	22.7	25.8	31.8	31.0	23.0	24.1	28.2	28.7
<b>Highest education level attained</b>								
Primary or below	12.2	16.3	15.8	14.9	11.8	16.4	15.8	16.0
Lower secondary	13.6	19.0	15.1	19.1	13.2	18.5	15.8	18.0
Higher secondary	18.1	20.1	14.5	16.8	17.3	19.2	15.7	15.7
Post leaving cert	8.3	7.6	7.6	6.6	8.8	8.8	10.5	10.1
Third level non degree	9.0	5.5	6.0	6.7	9.2	6.3	6.4	6.2
Third level degree or above	14.3	4.5	6.0	3.4	15.2	5.7	5.5	4.1
Children under 16 years of age	22.7	25.8	31.8	31.0	23.0	24.1	28.2	28.7
<b>Household composition</b>								
1 adult aged 65+	3.5	2.1	2.1	0.7	3.5	2.7	2.0	1.4
1 adult aged <65	4.4	5.9	4.4	6.2	4.6	6.9	5.5	8.7
2 adults, at least 1 aged 65+	7.5	4.1	3.2	1.4	7.9	6.1	4.3	2.8
2 adults, both aged <65	12.2	8.3	7.9	8.1	12.0	8.0	8.3	7.5
3 or more adults	16.7	9.2	7.3	5.6	15.8	10.8	9.8	9.6
1 adult with children aged under 18	5.9	12.4	16.0	16.6	5.8	11.8	12.3	15.0
2 adults with 1-3 children aged under 18	32.8	33.4	38.5	36.4	33.5	30.8	35.0	30.3
Other households with children aged under 18	17.0	24.6	20.6	25.1	16.9	23.0	22.8	24.7
<b>Number of persons at work</b>								
0	24.8	62.5	46.2	69.1	25.5	63.7	44.5	69.8
1	32.5	30.0	38.1	25.4	32.0	27.3	39.3	28.2
2	33.6	7.5	13.5	5.5	33.6	8.6	14.2	2.0
3+	9.1	0.0	2.2	0.0	8.9	0.4	2.1	0.0
<b>Tenure status</b>								
Owner-occupied	68.8	46.8	49.4	38.9	69.6	52.2	51.5	43.0
Rented at the market rate	14.6	19.3	19.1	14.8	15.4	17.0	20.3	18.6
Rented at below the market rate or rent free	14.6	33.9	31.5	46.4	15.0	30.8	28.2	38.4
<b>Urban/rural location</b>								
Urban areas	59.4	54.7	65.8	60.3	58.8	54.2	62.3	62.9
Rural areas	40.6	45.3	34.2	39.7	41.2	45.8	37.7	37.1
<b>Region</b>								
Border, Midland and Western	27.1	34.0	28.9	32.5	26.9	34.6	29.1	32.4
Southern and Eastern	72.9	66.0	71.1	67.5	73.1	65.4	70.9	67.6

<sup>1</sup> Including all social transfers, 60% median income threshold.

<sup>2</sup> Experienced two or more types of enforced deprivation.

**Table A1 Sample size by demographic characteristics and year**

	Number of households			Number of individuals		
	2010	2011	2012	2010	2011	2012
<b>State</b>	<b>4,642</b>	<b>4,333</b>	<b>4,592</b>	<b>11,587</b>	<b>11,005</b>	<b>11,891</b>
<b>Sex<sup>1</sup></b>						
Male	2,051	1,948	2,053	5,682	5,348	5,732
Female	2,591	2,385	2,539	5,905	5,657	6,159
<b>Age group<sup>1</sup></b>						
0-17	1	2	0	3,100	3,050	3,404
18-64	3,201	3,057	3,296	6,441	6,105	6,590
65+	1,440	1,274	1,296	2,046	1,850	1,897
<b>Principal Economic Status (aged 16 years and over)<sup>1</sup></b>						
At work	1,879	1,794	1,994	3,667	3,501	3,839
Unemployed	386	388	428	867	844	920
Student	71	84	75	699	628	734
Home duties	1,108	977	899	1,732	1,577	1,478
Retired	894	842	920	1,235	1,169	1,298
Not at work due to illness or disability	273	210	235	498	383	436
<b>Highest education level attained (aged 16 years and over)<sup>1</sup></b>						
Primary or below	1,300	1,107	1,074	2,052	1,761	1,733
Lower secondary	739	657	665	1,662	1,458	1,506
Higher secondary	793	754	789	1,846	1,689	1,850
Post leaving cert	488	506	581	869	890	1,017
Third level non degree	524	489	578	881	861	996
Third level degree or above	696	741	821	1,293	1,394	1,527
<b>Household composition</b>						
1 adult aged 65+	775	657	639	775	657	639
1 adult aged <65	621	560	591	621	560	591
2 adults, at least 1 aged 65+	644	544	567	1,288	1,088	1,134
2 adults, both aged <65	639	525	545	1,278	1,049	1,090
3 or more adults	411	338	389	1,400	1,150	1,325
1 adult with children aged under 18	299	336	397	869	854	1000
2 adults with 1-3 children aged under 18	920	991	1,058	3,597	3,715	4,003
Other households with children aged under 18	333	382	406	1,759	1,932	2,109
<b>Number of persons at work in the household</b>						
0	2,140	1,969	1,998	4,052	3,822	3,908
1	1,489	1,362	1,488	3,997	3,703	4,044
2	888	887	988	3,007	2,998	3,430
3+	125	115	118	531	482	509
<b>Tenure status</b>						
Owner-occupied	3,499	3,151	3,240	8,657	7,906	8,280
Rented at the market rate	463	535	642	1,268	1,536	1,833
Rented at below the market rate or rent free	680	647	710	1,662	1,563	1,778
<b>Urban/rural location</b>						
Urban areas	2,756	2,572	2,677	6,916	6,606	6,995
Rural areas	1,886	1,761	1,915	4,671	4,399	4,896
<b>Region</b>						
Border, Midland and Western	1,249	1,175	1,295	3,043	2,877	3,197
Southern and Eastern	3,393	3,158	3,297	8,544	8,128	8,694

<sup>1</sup> Sex, age group , Principal Economic Status and highest education level attained refers to that of the head of household

**Table A2 Average weekly equivalised income by net disposable equivalised income deciles and composition of net equivalised disposable income, 2012**

<b>Decile</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>State</b>
Weekly threshold (€)	<172.90	<218.13	<260.10	<292.94	<339.25	<389.82	<453.34	<538.32	<701.44	>701.44	
<b>Average Weekly Equivalised Income</b>	€	€	€	€	€	€	€	€	€	€	€
<b>Direct Income</b>											
Employee income	14.98	40.46	61.79	115.10	179.91	243.05	344.96	452.53	585.73	958.39	299.72
Employer's social insurance contributions	0.82	2.38	4.82	10.66	17.76	23.68	36.32	49.25	70.03	114.34	33.01
Cash benefits or losses from self-employment	9.70	12.40	21.52	9.03	24.80	27.24	32.59	47.53	67.77	112.28	36.49
Other direct income	2.17	2.69	3.86	1.59	5.39	4.42	14.03	5.17	17.20	51.05	10.76
<b>Total direct income</b>	<b>27.67</b>	<b>57.93</b>	<b>91.98</b>	<b>136.37</b>	<b>227.86</b>	<b>298.39</b>	<b>427.90</b>	<b>554.48</b>	<b>740.72</b>	<b>1,236.06</b>	<b>379.97</b>
<b>Social Transfers</b>											
Unemployment benefits	38.67	52.15	47.83	36.96	28.21	28.71	28.52	19.15	12.05	27.75	32.00
Old-age benefits	7.78	9.88	37.18	61.28	35.17	30.99	21.09	17.22	17.32	42.70	28.06
Occupational pension	1.40	2.66	3.07	6.95	8.38	17.88	20.29	38.97	50.91	94.91	24.55
Family/children related allowances	27.98	50.51	41.57	34.74	42.48	34.85	24.78	21.81	17.61	15.29	31.17
Housing allowances	6.24	6.35	9.25	10.38	7.42	7.39	2.53	1.30	1.37	0.77	5.30
Other social transfers	13.53	27.50	26.35	19.22	18.65	18.95	15.67	13.81	13.66	8.20	17.56
<b>Total social transfers</b>	<b>95.60</b>	<b>149.05</b>	<b>165.25</b>	<b>169.55</b>	<b>140.31</b>	<b>138.77</b>	<b>112.88</b>	<b>112.27</b>	<b>112.92</b>	<b>189.61</b>	<b>138.63</b>
<b>Gross Income</b>	<b>123.27</b>	<b>206.98</b>	<b>257.23</b>	<b>305.92</b>	<b>368.17</b>	<b>437.16</b>	<b>540.79</b>	<b>666.75</b>	<b>853.64</b>	<b>1,425.67</b>	<b>518.60</b>
<b>Tax and Social Contributions</b>											
Tax on income and social contributions	2.76	5.69	10.41	16.27	33.94	47.41	80.27	119.60	173.11	350.41	84.00
Employer's social insurance contributions	0.82	2.38	4.82	10.66	17.76	23.68	36.32	49.25	70.03	114.34	33.01
Regular inter-household cash transfers paid	1.13	1.52	1.68	1.67	1.60	1.49	2.82	1.52	3.20	2.48	1.91
<b>Total Tax and Social Contributions</b>	<b>4.72</b>	<b>9.59</b>	<b>16.91</b>	<b>28.60</b>	<b>53.31</b>	<b>72.57</b>	<b>119.42</b>	<b>170.37</b>	<b>246.34</b>	<b>467.23</b>	<b>118.91</b>
<b>Net Disposable Income</b>	<b>118.55</b>	<b>197.39</b>	<b>240.32</b>	<b>277.32</b>	<b>314.86</b>	<b>364.59</b>	<b>421.37</b>	<b>496.38</b>	<b>607.31</b>	<b>958.44</b>	<b>399.69</b>

**Table A3 Demographic characteristics of individuals by net disposable equivalised income deciles, 2012**

<b>Decile</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Weekly threshold (€)	<172.90	<218.13	<260.10	<292.94	<339.25
<b>Distribution across deciles</b>	%	%	%	%	%
<b>Sex</b>					
Male	10.6	9.1	9.6	9.5	10.1
Female	9.4	10.9	10.4	10.5	9.9
<b>Age group</b>					
0-17	10.7	12.7	9.6	9.9	11.2
18-64	10.0	9.7	9.4	8.0	9.0
65+	8.3	5.6	13.7	20.3	12.2
<b>Principal Economic Status (aged 16 years and over)</b>					
At work	3.3	4.2	5.3	6.5	9.0
Unemployed	21.3	18.9	16.8	10.4	9.8
Student	20.2	14.4	10.5	9.9	9.8
Home duties	13.3	13.5	14.9	15.6	10.4
Retired	7.8	6.1	11.8	16.1	11.5
Not at work due to illness or disability	18.8	17.0	18.9	12.1	10.3
<b>Highest education level attained (aged 16 years and over)<sup>1</sup></b>					
Primary or below	12.4	13.0	17.5	18.0	12.1
Lower secondary	12.3	14.4	11.8	10.9	10.6
Higher secondary	12.0	9.8	9.4	8.5	9.5
Post leaving cert	10.1	8.8	10.5	11.8	10.4
Third level non degree	7.4	7.2	7.3	6.9	9.4
Third level degree or above	5.3	2.5	3.6	2.3	6.3
<b>Household composition</b>					
1 adult aged 65+	7.2	8.0	22.6	27.0	9.1
1 adult aged <65	17.5	14.1	10.4	3.2	3.6
2 adults, at least 1 aged 65+	10.1	4.7	11.1	17.4	13.1
2 adults, both aged <65	8.2	5.7	7.6	4.8	5.7
3 or more adults	8.4	6.0	10.0	8.4	9.7
1 adult with children aged under 18	13.6	24.3	15.0	7.8	12.4
2 adults with 1-3 children aged under 18	7.7	9.8	7.2	9.0	10.4
Other households with children aged under 18	14.3	12.5	12.2	12.3	11.4
<b>Number of persons at work in the household</b>					
0	23.0	19.1	16.9	13.5	8.0
1	7.4	10.5	11.2	11.9	13.9
2	2.7	2.8	4.1	6.3	7.5
3+	0.0	1.1	0.0	0.4	10.9
<b>Tenure status</b>					
Owner-occupied	7.6	7.2	8.4	8.8	9.2
Rented at the market rate	13.3	9.3	11.6	13.3	12.8
Rented at below the market rate or rent free	17.6	23.7	15.9	12.4	10.6
<b>Urban/rural location</b>					
Urban areas	9.6	9.0	8.2	9.5	10.0
Rural areas	10.6	11.5	12.8	10.8	10.0
<b>Region</b>					
Border, Midland and Western	12.2	13.1	15.7	9.7	9.9
Southern and Eastern	9.2	8.9	7.9	10.1	10.0



**Table A3 (contd.) Demographic characteristics of individuals by net disposable equivalised income deciles, 2012**

6	7	8	9	10	State	Decile
<389.82	<453.34	<538.32	<701.44	>701.44		Weekly threshold (€)
%	%	%	%	%	%	<b>Distribution across deciles</b>
						<b>Sex</b>
10.2	10.5	10.3	10.1	10.0	100.0	Male
9.8	9.5	9.7	9.9	10.0	100.0	Female
						<b>Age group</b>
10.2	9.9	9.7	8.0	8.1	100.0	0-17
9.8	10.5	10.7	11.4	11.4	100.0	18-64
10.7	7.6	7.4	7.3	7.0	100.0	65+
						<b>Principal Economic Status (aged 16 years and over)</b>
10.9	13.2	14.3	16.3	16.9	100.0	At work
9.4	6.4	2.7	2.3	2.1	100.0	Unemployed
9.9	9.1	6.5	4.7	5.2	100.0	Student
8.3	6.9	7.9	5.5	3.7	100.0	Home duties
9.8	8.3	7.7	10.3	10.6	100.0	Retired
8.5	4.3	6.0	2.6	1.5	100.0	Not at work due to illness or disability
						<b>Highest education level attained (aged 16 years and over)</b>
9.9	7.3	3.9	3.5	2.3	100.0	Primary or below
11.5	10.0	8.5	6.9	3.2	100.0	Lower secondary
12.7	11.2	10.7	10.2	6.0	100.0	Higher secondary
11.9	12.2	11.4	8.6	4.3	100.0	Post leaving cert
8.5	10.3	15.2	13.1	14.7	100.0	Third level non degree
4.8	9.7	12.4	20.2	33.0	100.0	Third level degree or above
						<b>Household composition</b>
5.6	5.2	5.2	4.7	5.5	100.0	1 adult aged 65+
6.6	8.3	8.5	14.5	13.1	100.0	1 adult aged <65
11.8	7.2	9.1	8.3	7.3	100.0	2 adults, at least 1 aged 65+
8.2	12.5	11.1	16.1	20.1	100.0	2 adults, both aged <65
10.9	12.7	11.7	12.7	9.4	100.0	3 or more adults
11.1	6.9	3.9	1.6	3.4	100.0	1 adult with children aged under 18
10.4	10.5	11.3	11.3	12.4	100.0	2 adults with 1-3 children aged under 18
10.1	9.1	9.3	5.5	3.2	100.0	Other households with children aged under 18
						<b>Number of persons at work in the household</b>
6.0	4.0	2.8	3.5	3.2	100.0	0
11.6	10.4	9.4	6.4	7.2	100.0	1
12.1	13.6	14.7	17.5	18.6	100.0	2
8.2	18.1	24.5	23.3	13.4	100.0	3+
						<b>Tenure status</b>
10.5	10.5	12.5	12.7	12.6	100.0	Owner-occupied
9.7	12.6	5.7	4.9	6.9	100.0	Rented at the market rate
8.0	4.9	3.1	2.5	1.3	100.0	Rented at below the market rate or rent free
						<b>Urban/rural location</b>
9.7	10.6	10.3	10.8	12.2	100.0	Urban areas
10.4	9.0	9.5	8.8	6.6	100.0	Rural areas
						<b>Region</b>
9.1	8.4	9.4	7.8	4.7	100.0	Border, Midland and Western
10.3	10.6	10.2	10.8	11.9	100.0	Southern and Eastern

**Table A4 Summary of deprivation indicators by net equivalised income decile, 2012**

Distribution across deciles		Number of deprivation indicators experienced					
		0	1	2	3+	Total	2+
Decile	Weekly threshold (€)	%	%	%	%	%	%
<b>2012</b>		<b>57.0</b>	<b>16.1</b>	<b>9.3</b>	<b>17.6</b>	100	<b>26.9</b>
1	<172.90	34.1	19.2	17.2	29.5	100	46.7
2	<218.13	32.0	16.4	13.1	38.6	100	51.7
3	<260.10	37.4	16.8	16.6	29.2	100	45.8
4	<292.94	42.1	26.1	8.1	23.7	100	31.8
5	<339.25	51.0	18.6	12.4	17.9	100	30.3
6	<389.82	56.2	17.5	8.4	17.9	100	26.3
7	<453.34	67.1	18.5	6.1	8.4	100	14.5
8	<538.32	76.8	13.5	3.6	6.1	100	9.7
9	<701.44	82.3	7.8	6.3	3.7	100	10.0
10	>701.44	90.6	7.1	1.5	0.8	100	2.3

## 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 selected 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 release presents results based on data collected in the period January 2012 to January 2013.

### Definitions of Income

#### 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 *gross household income*. The components of gross household income are:

#### Direct Income:

Employee income:

Gross employee cash or near cash income

Gross non-cash employee income

Employer's social insurance contributions

Gross cash benefits or losses from self-employment

#### Other direct income:

- Value of goods produced for own consumption
- Pension from individual private plans
- Income from rental of property or land
- Regular inter-household cash transfers received
- Interests, dividends, profit from capital investments in unincorporated business
- Income received by people aged under 16

#### Social Transfers:

Unemployment related payments

Old-age related payments

Family/children related allowances:

- Maternity/adoptive benefit
- Child benefit
- Single parent allowances
- Carers' benefit

Housing allowances:

- Rent supplement
- Free phone/electricity etc
- Fuel allowances
- Exceptional needs payments

**Other social transfers:**

- Survivors' benefits
- Sickness benefits
- Disability benefits
- Education-related allowances
- Social exclusion not elsewhere classified

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

Employer's social insurance contributions  
 Regular inter-household cash transfer paid  
 Tax on income and social insurance contributions  
 Tax deducted at source from individual private pension plans

**Real/Nominal income figures** Both nominal and real income figures are included in this release. Real income figures have been adjusted for inflation by applying a deflator to the nominal income figures. The deflator is derived from the monthly CPI and takes into account the rolling nature of the income data collected by SILC.

**Equivalence scales** Equivalence scales are used to calculate the *equivalised household size* in a household. Although there are numerous scales, we focus on the national scale in this release. 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 *equivalised household size*.

**Equivalised disposable household income** Disposable household income is divided by the *equivalised household size* to calculate equivalised disposable 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 *equivalised income* is then applied to each member of the household.

**Indicators**

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

**Deprivation rate** Households that are excluded and marginalised from consuming goods and services which are considered the norm for other people in society, due to an inability to afford them, are considered to be deprived. 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

Individuals who experience two or more of the eleven listed items are considered to be experiencing enforced deprivation. This is the basis for calculating the deprivation rate.

**Consistent poverty**

The consistent poverty measure looks at those persons who are defined as being at risk of poverty and experiencing enforced deprivation (experiencing two or more types of deprivation).

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 didn't have it was because they could not afford it.)

**Relative at risk of poverty gap**

This is the difference between the median equivalised income of persons below the at-risk-of-poverty threshold and the at-risk-of-poverty threshold, expressed as a percentage of the at-risk-of-poverty threshold. The purpose of the indicator is to measure how far below the poverty threshold the median income of people at risk of poverty is. The closer the median income of those at risk of poverty is to the at risk of poverty threshold the smaller the percentage will be.

**At risk of poverty rate before social transfers**

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

**At risk of poverty rate anchored at a moment in time**

For a given year, the “at risk of poverty rate anchored at a moment in time” is the share of the population whose income in a given year is below the at risk of poverty threshold calculated in the standard way for a previous base year and then adjusted for inflation. The purpose of this indicator is to get some indication of the changes in ‘absolute poverty’ over time. In this release four separate base years were used. If the base year is 2004 for example then the at risk of poverty threshold for 2004 is adjusted in line with inflation for each year 2005-2012. The same method is followed for 2005, 2006 and 2007. The deflator used here is the same as that used to calculate real income.

**Gini coefficient**

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

Calculation of the Gini Coefficient

$$Gini = \frac{2\left(\sum_{i=1}^n Wgt_i \times Eq\_inc_i \times \sum_{j=1}^i Wgt_j\right) - \sum_{i=1}^n (Wgt_i)^2 \times Eq\_inc_i}{\left(\sum_{i=1}^n Wgt_i\right) \times \sum_{i=1}^n (Wgt_i \times Eq\_inc_i)} - 1$$

$Wgt_i$  = Final calibrated weight per individual

$Eq\_inc_i$  = Equivalised disposable income

$\sum_{j=1}^i Wgt_j$  = Cumulative income

**Inequality of income distribution (S80/S20) quintile share ratio**

This is the ratio of the average equivalised income received by the 20% of persons with the highest income (top quintile) to that received by the 20% of persons with the lowest income (lowest quintile).

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