



CSO statistical release, 01 February 2017, 11am

## Survey on Income and Living Conditions (SILC)

### 2015 results

**Table A Summary of main results**

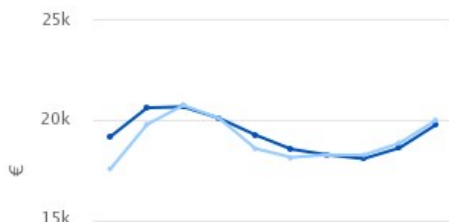
	2010	2011	2012	2013	2014	2015
<b>Income</b>	€	€	€	€	€	€
<b>Nominal Income - Equivalised disposable income per individual</b>						
Median	18,591	18,148	18,276	18,262	18,864	20,000
Mean	22,138	21,440	21,578	21,995	22,396	23,301
At risk of poverty threshold (60% of median income)	11,155	10,889	10,966	10,957	11,318	12,000
<b>Real Income<sup>1</sup> - Equivalised disposable income per individual</b>						
Median	19,273	18,555	18,276	18,078	18,623	19,772
Mean	22,950	21,920	21,578	21,773	22,109	23,035
At risk of poverty threshold (60% of median income)	11,564	11,133	10,966	10,846	11,173	11,863
<b>Poverty &amp; deprivation rates</b>						
	%	%	%	%	%	%
At risk of poverty rate	14.7	16.0	17.3	16.5	17.2	16.9
Deprivation rate <sup>2</sup>	22.6	24.5	26.9	30.5	29.0	25.5
Deprivation rate for those at risk of poverty	42.9	43.2	48.9	55.1	51.2	51.5
Consistent poverty rate	6.3	6.9	8.5	9.1	8.8	8.7
<b>Income equality indicators</b>						
Gini coefficient (%)	31.4	31.1	31.8	32.0	32.0	30.8
Income quintile share ratio	4.8	4.9	5.1	5.0	5.1	4.7

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

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

### Income increased by 6.2% in 2015

**Figure 1 Real and nominal equivalised disposable income, 2006-2015**

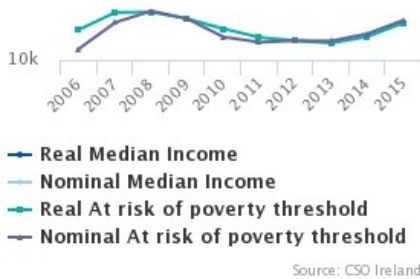


The Survey on Income and Living Conditions (SILC) in Ireland is a household survey covering a broad range of issues in relation to income and living conditions. It is the official source of data on household and individual income and also provides a number of key national poverty indicators, such as the 'at risk of poverty' rate, the consistent poverty rate and rates of enforced deprivation. This report presents the results for 2015 and comparable data for previous years.

#### Summary of main findings

#### Survey on Income and Living Conditions 2015 (full)





- In 2015, the nominal median annual equivalised disposable income was €20,000 representing an increase of 6.0% on the nominal 2014 value of €18,864. The real\* median annual equivalised disposable income was €19,772, an increase of 6.2% on the previous year's figure. These changes are statistically significant.
- The Gini coefficient in 2015 was 30.8% compared with 32.0% in 2014. The quintile share ratio was 4.7 in 2015 compared with 5.1 in 2014. These changes are statistically significant.
- In 2015, the 'at risk of poverty' rate was 16.9% compared with 17.2% in 2014. The change is not statistically significant.
- Enforced deprivation was experienced by 25.5% of the population, down from 29.0% in 2014. This change is statistically significant. The deprivation rate for those at risk of poverty was 51.5% in 2015, up slightly from 51.2% in 2014. This change is not statistically significant.
- The consistent poverty rate was 8.7%, not a statistically significant change on the 2014 figure of 8.8%.

\* Real income figures are based on 2012 prices.

## Income

### Equivalised Income

The nominal median equivalised disposable income was €20,000 and the nominal 'at risk of poverty' threshold stood at €12,000 i.e. 60% of the median. In 2015, 16.9% of individuals had an equivalised disposable income below this threshold. The nominal mean equivalised disposable income was €23,301 and 61.7% of individuals had an equivalised disposable income that was less than this amount. The real value, i.e. at 2012 prices, of the 'at risk of poverty' threshold for 2015 was €11,863 and this represents an increase of 6.2% on the real value for 2014 of €11,173. See *table A*.

Real median equivalised disposable income increased for most socio-economic groups in 2015. An analysis by principal economic status shows that income increased for all groups except for those unable to work due to illness/disability (-1.4%).

Individuals with a highest level of educational attainment of 'third level degree or higher' continued to have the highest real median equivalised disposable income of the categories analysed in 2015, at €32,201. The real median equivalised disposable income for this group in 2014 was €30,408.

Individuals who were unemployed had the lowest real median equivalised disposable income of the categories analysed in 2015, at €12,747. The real median equivalised disposable income for this group in 2014 was €12,593.

Real median equivalised disposable income for males was €20,014 in 2015, 3.7% higher than the corresponding figure for females (€19,292).

Individuals living in the Southern and Eastern region had a real median equivalised disposable income (€20,436) that was 14.6% higher than those living in the Border, Midland and Western region (€17,829). Income for individuals living in the Border, Midland and Western region increased by 6.5% on the 2014 value, compared with an increase of 5.8% for individuals living in the Southern and Eastern region. See *table 1e*.

### Composition of income

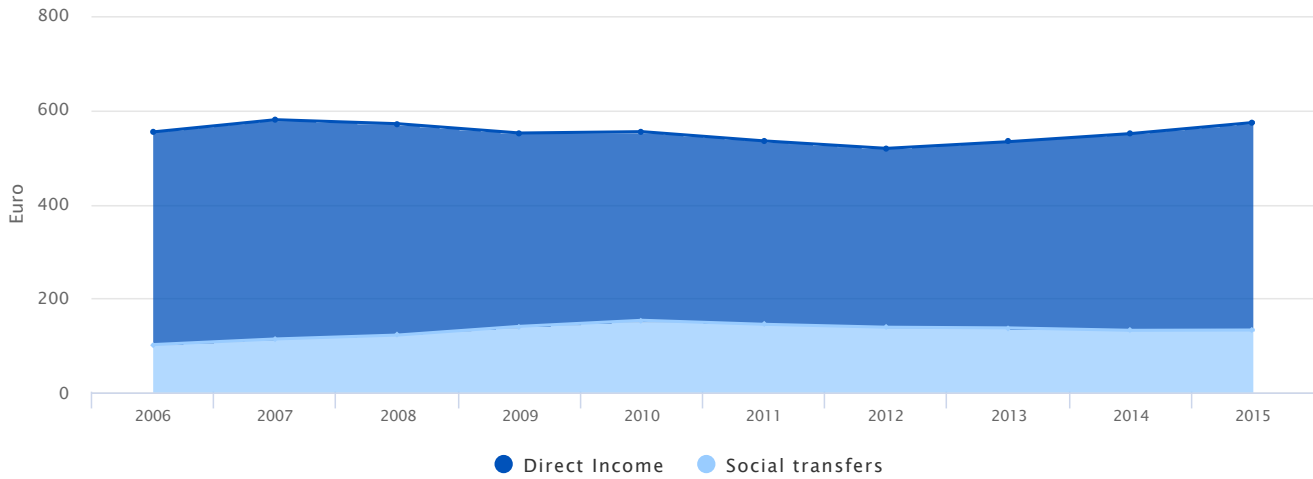
In 2015, real average weekly equivalised gross income was €573.71, up from €550.23 in 2014, an increase of 4.3%.

An analysis of the composition of gross income by year shows real average weekly equivalised direct income in 2015 at €441.00, an increase of 5.5% on the 2014 figure (€418.08). Real average weekly equivalised social transfers increased slightly from €132.05 in 2014 to €132.71 in 2015, an increase of 0.5%.

## Survey on Income and Living Conditions 2015 (full)



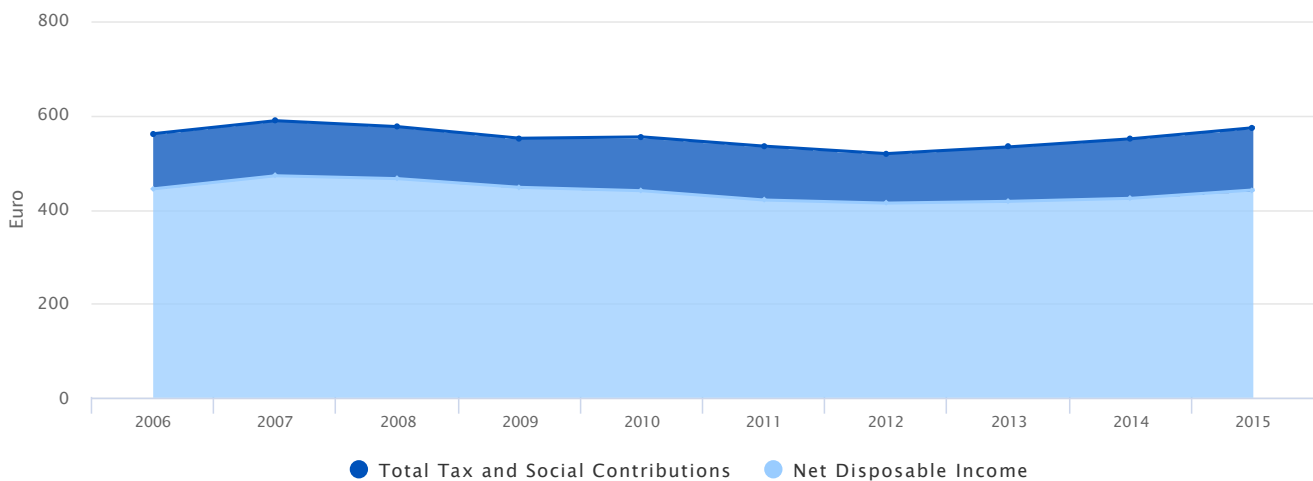
Figure 2 Composition of real mean weekly equivalised gross income by year



Source: CSO Ireland

Average real weekly equivalised disposable income showed an increase of 4.2% from €423.72 in 2014 to €441.46 in 2015. Average real weekly equivalised tax and social insurance contributions have increased every year since 2009 (€104.36). It stood at €132.26 in 2015, an increase of 4.6% from the 2014 value of €126.52. See table 3b.

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



Source: CSO Ireland

### Equality of Income

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 it stood at 4.7 in 2015. The corresponding value for 2014 was 5.1. The change is statistically significant.

The Gini coefficient measures income equality across the entire income distribution and in 2015 its value was 30.8% compared with 32.0% in 2014. This indicates a decrease in income inequality across the total income distribution. This change is statistically significant. See table A and figure 4(i).

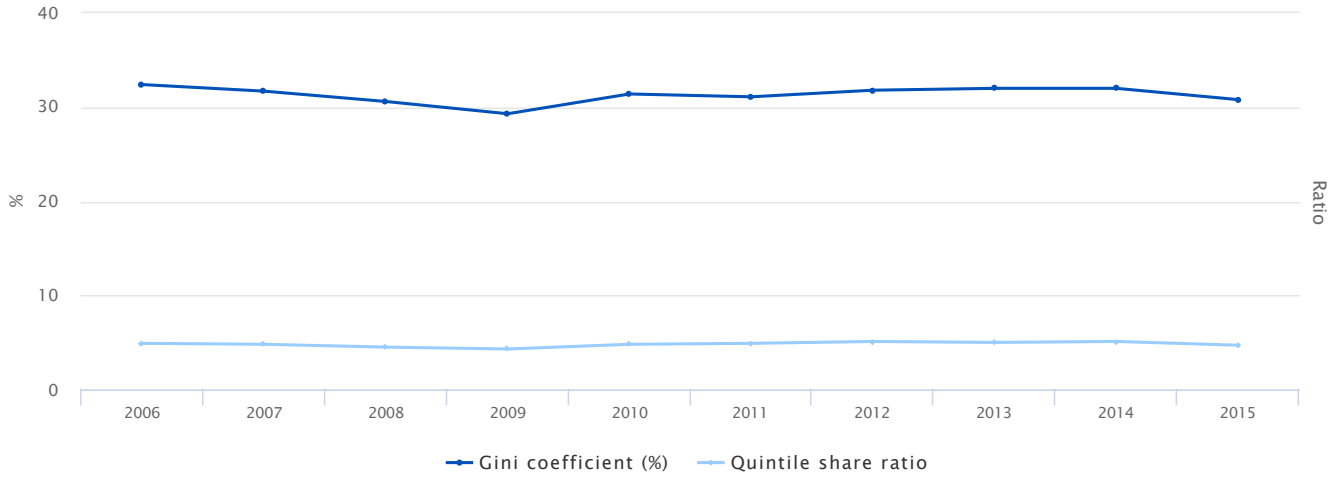
### Survey on Income and Living Conditions 2015 (full)



Table B Share of Equivalised Income by Decile

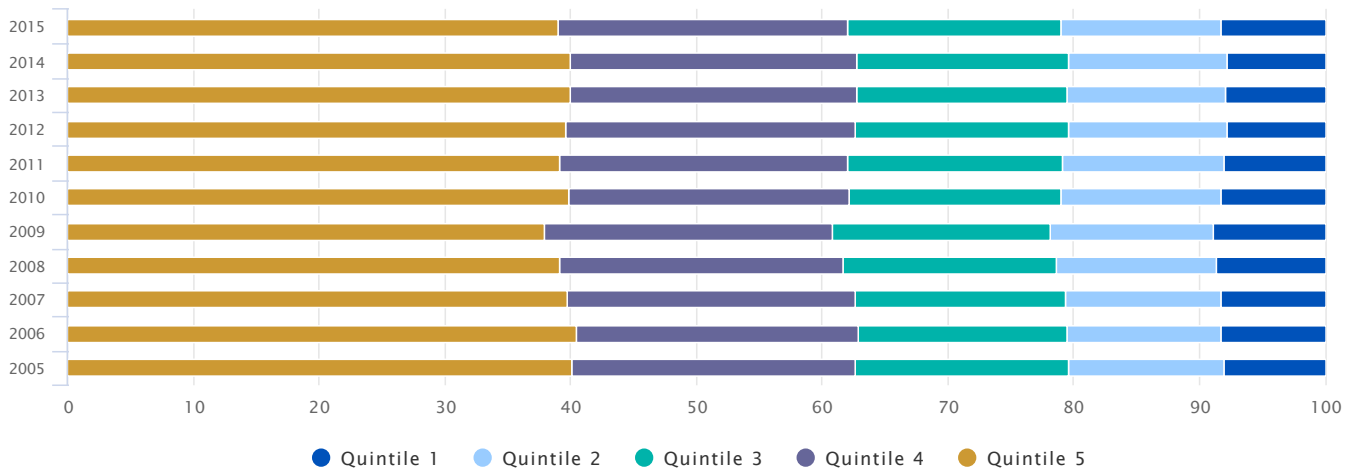
	2007	2008	2009	2010	2011	2012	2013	2014	2015
<b>Deciles</b>	%	%	%	%	%	%	%	%	%
<b>1</b>	3.4	3.5	3.6	3.2	3.0	2.9	3.1	3.0	3.3
<b>2</b>	4.9	5.1	5.2	5.0	5.0	4.8	4.9	4.8	5.0
<b>3</b>	5.7	5.9	6.1	5.9	6.0	5.9	5.9	5.9	5.9
<b>4</b>	6.6	6.8	7.0	6.8	6.9	6.8	6.7	6.8	6.8
<b>5</b>	7.7	7.9	8.1	7.8	7.9	7.9	7.7	7.8	8.0
<b>6</b>	9.0	9.1	9.3	9.1	9.2	9.1	9.0	9.0	9.2
<b>7</b>	10.6	10.4	10.6	10.3	10.5	10.5	10.5	10.5	10.5
<b>8</b>	12.3	12.2	12.3	12.0	12.4	12.5	12.4	12.4	12.5
<b>9</b>	15.1	14.7	14.8	15.2	15.2	15.4	15.4	15.3	15.2
<b>10</b>	24.7	24.4	23.2	24.7	24.0	24.3	24.7	24.7	23.9

Figure 4(i) Indicators of income inequality by year



Source: Birdwatch Ireland

Figure 4(ii) Share of Income by Quintile 2005–2015

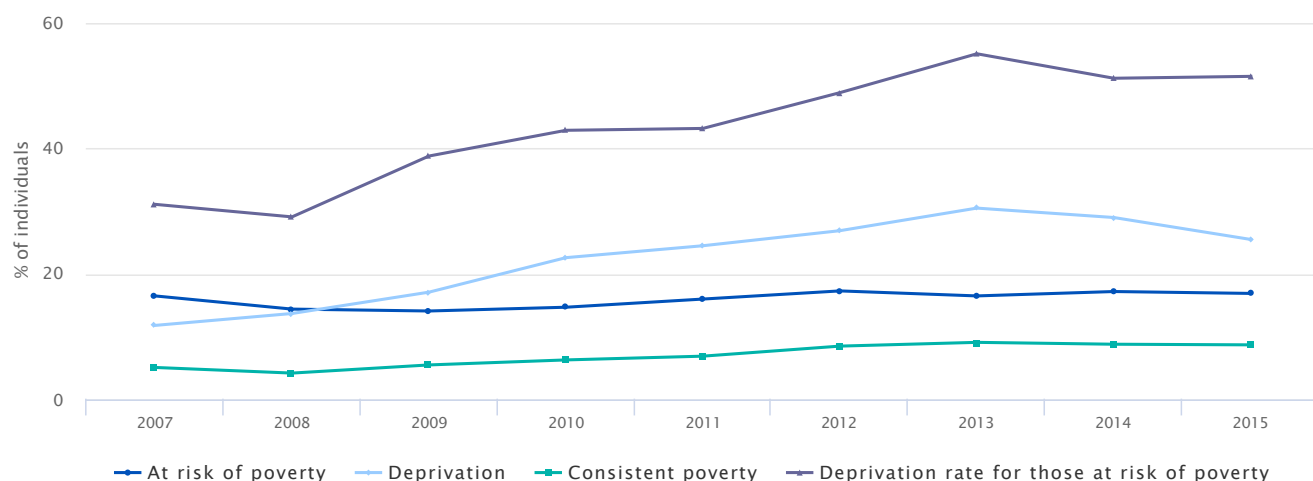


Source: CSO Ireland

Survey on Income and Living Conditions 2015 (full)



Figure 5 Poverty and deprivation rates by year



Source: CSO Ireland

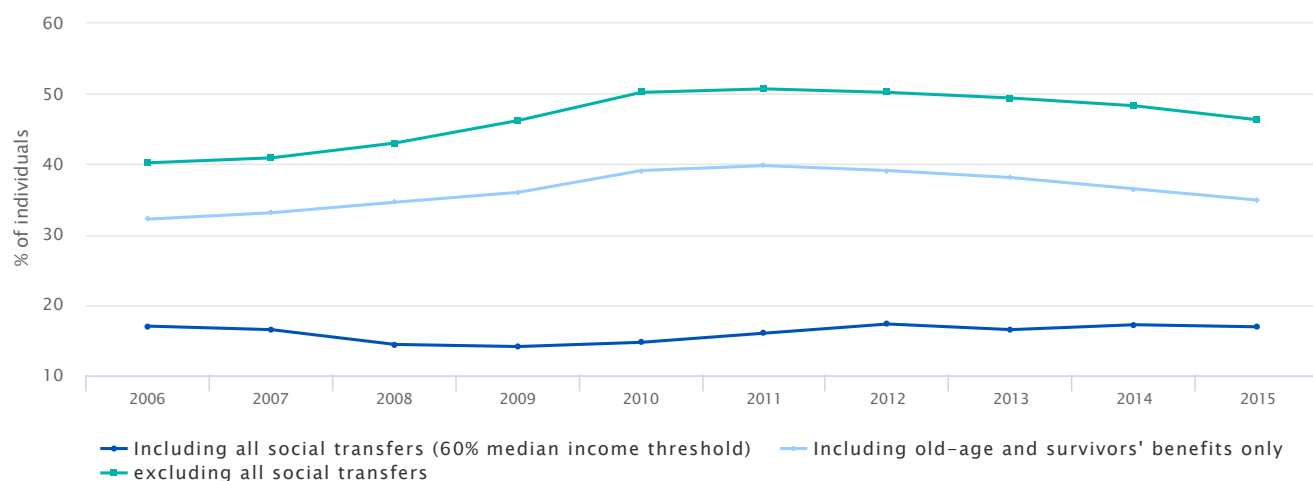
## Poverty

### At risk of poverty

In 2015, the 'at risk of poverty' rate was 16.9% compared to 17.2% in 2014. The change is not statistically significant. An analysis by socio-demographic characteristics showed that those most at risk of poverty in 2015 were those individuals who were unemployed (43.5%) and those living in households where there was no person at work (39.6%). The 'at risk of poverty' rate was almost as high for individuals living in accommodation that was rented at below the market rate or rent free (39.0%). The 'at risk of poverty' rate for households with one adult and one or more children aged under 18 was 36.2%. See table 2.

### Impact of social transfers on the at risk of poverty rate

Figure 6 The at risk of poverty rate including and excluding social transfers by year



Source: CSO Ireland

In 2015, if all social transfers were excluded from income, the 'at risk of poverty' rate would have been 46.3%, a decrease from the 2014 rate of 48.3%. The corresponding figure for 2004 was 39.8% and peaked in 2011 at 50.7%. This increase between 2004 and 2011 showed an increased dependence of individuals on social transfers to remain above the 'at risk of poverty' threshold during that period and a reduced dependence in each year since 2011. See table 5 and figure 6.

## Deprivation

### Survey on Income and Living Conditions 2015 (full)



In 2015, 25.5% of the population experienced two or more types of enforced deprivation. This compares with 29.0% in 2014 and a low of 11.8% in 2007.

Most socio-demographic groups experienced a decline in 2015 deprivation rates year-on-year. Those living in households with one adult and one or more children aged under 18 had the highest deprivation rate in 2015 at 57.9%. Those living in accommodation that was rented at below the market rate or rent free (52.5%) and those who were not at work due to illness or disability (53.2%) also had deprivation rates of over 50% in 2015. See *table A and table 2*.

#### *Deprivation by poverty status*

The deprivation rate for those at risk of poverty was 51.5% in 2015 compared with a high of 55.1% in 2013 and a low of 29.1% in 2008. The deprivation rate for those NOT at risk of poverty was 20.3% in 2015, compared with a high of 25.6% in 2013 and a low of 7.9% in 2007. See *table 5*.

#### *Types of deprivation*

At an overall level in 2015, the prevalence of ten of the eleven types of deprivation either declined or remained stable when compared to 2014. However, there was a small increase in the numbers experiencing an inability to *keep the home adequately warm* in 2015. The most common types of deprivation experienced were an inability to *replace worn out furniture* (24.4%), *afford a morning/afternoon/evening out* (18.6%) and *have family/friends over for a meal/drink* (16.8%).

For those at risk of poverty, there was an increase in eight of the eleven types of deprivation. There was a decrease in the numbers who had to go *without heating at some stage during the year* from 30.0% in 2014 to 27.9% in 2015. The types of deprivation most commonly experienced by those at risk of poverty were an inability to *replace worn out furniture* (43.6%), *afford a morning/afternoon/evening out* (38.9%) and *have family/friends over for a meal/drink* (34.9%).

For those not at risk of poverty, there was a decline in all eleven types of deprivation. The types of deprivation most commonly experienced by those not at risk of poverty were again an inability to *replace worn out furniture* (20.5%), *afford a morning/afternoon/evening out* (14.4%) and *have family/friends over for a meal/drink* (13.1%). See *table 7a*.

For those living in consistent poverty, there was increase in eight of the eleven types of deprivation. The types of deprivation most commonly experienced by those living in consistent poverty were an inability to *replace worn out furniture* (74.2%), *afford a morning/afternoon/evening out* (67.8%) and *have family/friends over for a meal/drink* (61.8%). Over half of those living in consistent poverty (53.3%) reported going without heating at some stage in the last 12 months. See *table 7c*.

#### **Consistent Poverty**

The consistent poverty rate in 2015 was 8.7% compared with 8.8% in 2014, not a statistically significant change. See *table A*.

An analysis of consistent poverty rates by principal economic status shows that the consistent poverty rate was highest among individuals who were unemployed (26.2%) and lowest among those who were at work (2.1%) and those who were retired (3.2%).

Further analysis of consistent poverty rates by household composition shows that individuals living in households where there was one adult and one or more children aged under 18 had the highest consistent poverty rate at 26.2%. The consistent poverty rate was lowest for individuals living in households where there were two adults, at least one of whom was aged 65 or over and there were no children (2.4%).

An analysis of consistent poverty rates by region shows that the rate for the Border, Midlands and Western region was 9.9% compared with 8.3% for the Southern and Eastern region. See *table 2*.

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#### Survey on Income and Living Conditions 2015 (full)



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	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>34,554</b>	<b>35,327</b>	<b>37,322</b>	<b>2.2</b>	<b>5.6</b>
<b>Sex (head of household)</b>					
Male	37,939	39,099	41,755	3.1	6.8
Female	30,972	31,147	32,187	0.6	3.3
<b>Age group (head of household)</b>					
18-64	38,845	39,313	41,899	1.2	6.6
65+	23,918	24,563	25,100	2.7	2.2
<b>Principal Economic Status (head of household)</b>					
At work	48,838	49,445	52,911	1.2	7.0
Unemployed	22,752	23,646	23,909	3.9	1.1
Student	24,348	21,718	17,993	-10.8	-17.2
Home duties	25,422	25,439	26,466	0.1	4.0
Retired	25,937	25,973	26,526	0.1	2.1
Not at work due to illness or disability	20,777	20,546	20,433	-1.1	-0.5
<b>Highest education level attained (head of household)</b>					
Primary or below	21,658	22,775	23,122	5.2	1.5
Lower secondary	28,866	28,842	29,317	-0.1	1.6
Higher secondary	35,487	34,377	37,028	-3.1	7.7
Post leaving cert	31,255	34,328	36,660	9.8	6.8
Third level non degree	44,576	44,077	48,091	-1.1	9.1
Third level degree or above	59,868	58,483	62,012	-2.3	6.0
<b>Household composition</b>					
1 adult aged 65+	13,703	13,926	13,881	1.6	-0.3
1 adult aged <65	16,801	18,420	16,643	9.6	-9.6
2 adults, at least 1 aged 65+	29,308	28,460	31,669	-2.9	11.3
2 adults, both aged <65	39,811	40,535	41,501	1.8	2.4
3 or more adults	49,960	50,145	57,526	0.4	14.7
1 adult with children aged under 18	23,287	22,403	23,490	-3.8	4.9
2 adults with 1-3 children aged under 18	46,638	47,426	49,692	1.7	4.8
Other households with children aged under 18	50,889	52,319	57,853	2.8	10.6
<b>Number of persons at work in the household</b>					
0	20,247	20,492	20,484	1.2	0.0
1	34,859	34,776	35,397	-0.2	1.8
2	59,335	60,371	62,239	1.7	3.1
3+	81,940	74,971	80,391	-8.5	7.2
<b>Tenure status</b>					
Owner-occupied	39,381	39,726	41,360	0.9	4.1
Rented at the market rate	32,941	34,539	35,267	4.9	2.1
Rented at below the market rate or rent free	21,660	24,009	25,465	10.8	6.1
<b>Urban/rural location</b>					
Urban areas	37,374	38,073	39,411	1.9	3.5
Rural areas	29,859	31,147	33,644	4.3	8.0
<b>Region</b>					
Border, Midland and Western	29,047	31,372	33,875	8.0	8.0
Southern and Eastern	36,688	37,433	38,829	2.0	3.7

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

## Survey on Income and Living Conditions 2015 (full)



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	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>42,395</b>	<b>43,066</b>	<b>44,782</b>	<b>1.6</b>	<b>4.0</b>
<b>Sex (head of household)</b>					
Male	45,567	46,895	48,658	2.9	3.8
Female	38,322	38,137	39,673	-0.5	4.0
<b>Age group (head of household)</b>					
18-64	45,891	47,199	49,021	2.9	3.9
65+	30,064	28,921	31,016	-3.8	7.2
<b>Principal Economic Status (head of household)</b>					
At work	55,703	56,568	58,740	1.6	3.8
Unemployed	25,653	27,109	28,566	5.7	5.4
Student	26,549	24,186	21,463	-8.9	-11.3
Home duties	30,641	30,541	32,788	-0.3	7.4
Retired	35,144	33,668	32,141	-4.2	-4.5
Not at work due to illness or disability	24,361	25,286	24,844	3.8	-1.7
<b>Highest education level attained (head of household)</b>					
Primary or below	26,215	26,630	27,456	1.6	3.1
Lower secondary	32,609	32,789	34,093	0.6	4.0
Higher secondary	39,044	40,460	41,698	3.6	3.1
Post leaving cert	35,960	38,457	42,387	6.9	10.2
Third level non degree	50,989	52,969	54,006	3.9	2.0
Third level degree or above	66,938	65,939	66,842	-1.5	1.4
<b>Household composition</b>					
1 adult aged 65+	17,878	17,663	18,909	-1.2	7.1
1 adult aged <65	23,307	24,360	24,420	4.5	0.2
2 adults, at least 1 aged 65+	36,433	34,118	36,226	-6.4	6.2
2 adults, both aged <65	46,408	47,189	47,721	1.7	1.1
3 or more adults	58,212	58,807	61,735	1.0	5.0
1 adult with children aged under 18	26,038	24,774	25,152	-4.9	1.5
2 adults with 1-3 children aged under 18	53,464	55,188	58,104	3.2	5.3
Other households with children aged under 18	57,326	60,336	61,977	5.3	2.7
<b>Number of persons at work in the household</b>					
0	23,565	23,487	23,676	-0.3	0.8
1	40,779	40,364	41,625	-1.0	3.1
2	65,857	66,815	67,375	1.5	0.8
3+	85,997	81,194	84,620	-5.6	4.2
<b>Tenure status</b>					
Owner-occupied	46,790	47,399	48,530	1.3	2.4
Rented at the market rate	38,011	38,649	40,680	1.7	5.3
Rented at below the market rate or rent free	25,435	27,936	31,087	9.8	11.3
<b>Urban/rural location</b>					
Urban areas	45,725	45,726	46,724	0.0	2.2
Rural areas	37,326	38,562	41,072	3.3	6.5
<b>Region</b>					
Border, Midland and Western	35,105	36,999	39,153	5.4	5.8
Southern and Eastern	45,103	45,278	46,801	0.4	3.4

## Survey on Income and Living Conditions 2015 (full)





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

All households

	Median nominal household disposable income			% change	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>34,907</b>	<b>35,785</b>	<b>37,752</b>	<b>2.5</b>	<b>5.5</b>
<b>Sex (head of household)</b>					
Male	38,326	39,606	42,236	3.3	6.6
Female	31,288	31,551	32,558	0.8	3.2
<b>Age group (head of household)</b>					
18-64	39,241	39,823	42,382	1.5	6.4
65+	24,162	24,881	25,389	3.0	2.0
<b>Principal Economic Status (head of household)</b>					
At work	49,336	50,086	53,521	1.5	6.9
Unemployed	22,984	23,953	24,185	4.2	1.0
Student	24,596	22,000	18,200	-10.6	-17.3
Home duties	25,681	25,769	26,771	0.3	3.9
Retired	26,202	26,310	26,832	0.4	2.0
Not at work due to illness or disability	20,989	20,812	20,669	-0.8	-0.7
<b>Highest education level attained (head of household)</b>					
Primary or below	21,879	23,070	23,389	5.4	1.4
Lower secondary	29,161	29,216	29,655	0.2	1.5
Higher secondary	35,849	34,823	37,455	-2.9	7.6
Post leaving cert	31,574	34,773	37,083	10.1	6.6
Third level non degree	45,031	44,649	48,646	-0.8	9.0
Third level degree or above	60,479	59,241	62,727	-2.0	5.9
<b>Household composition</b>					
1 adult aged 65+	13,843	14,107	14,041	1.9	-0.5
1 adult aged <65	16,972	18,659	16,835	9.9	-9.8
2 adults, at least 1 aged 65+	29,607	28,829	32,034	-2.6	11.1
2 adults, both aged <65	40,217	41,061	41,980	2.1	2.2
3 or more adults	50,470	50,795	58,189	0.6	14.6
1 adult with children aged under 18	23,525	22,693	23,761	-3.5	4.7
2 adults with 1-3 children aged under 18	47,114	48,041	50,265	2.0	4.6
Other households with children aged under 18	51,408	52,997	58,520	3.1	10.4
<b>Number of persons at work in the household</b>					
0	20,454	20,758	20,720	1.5	-0.2
1	35,215	35,227	35,805	0.0	1.6
2	59,940	61,154	62,957	2.0	2.9
3+	82,776	75,943	81,318	-8.3	7.1
<b>Tenure status</b>					
Owner-occupied	39,783	40,241	41,837	1.2	4.0
Rented at the market rate	33,277	34,987	35,674	5.1	2.0
Rented at below the market rate or rent free	21,881	24,320	25,759	11.1	5.9
<b>Urban/rural location</b>					
Urban areas	37,755	38,567	39,865	2.2	3.4
Rural areas	30,164	31,551	34,032	4.6	7.9
<b>Region</b>					
Border, Midland and Western	29,343	31,779	34,266	8.3	7.8
Southern and Eastern	37,062	37,918	39,277	2.3	3.6

## Survey on Income and Living Conditions 2015 (full)



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

All households

	Mean nominal household disposable income			% change	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>42,828</b>	<b>43,624</b>	<b>45,298</b>	<b>1.9</b>	<b>3.8</b>
<b>Sex (head of household)</b>					
Male	46,032	47,503	49,219	3.2	3.6
Female	38,713	38,631	40,130	-0.2	3.9
<b>Age group (head of household)</b>					
18-64	46,359	47,811	49,586	3.1	3.7
65+	30,371	29,296	31,374	-3.5	7.1
<b>Principal Economic Status (head of household)</b>					
At work	56,271	57,301	59,417	1.8	3.7
Unemployed	25,915	27,461	28,895	6.0	5.2
Student	26,820	24,500	21,710	-8.7	-11.4
Home duties	30,954	30,937	33,166	-0.1	7.2
Retired	35,503	34,105	32,512	-3.9	-4.7
Not at work due to illness or disability	24,610	25,614	25,130	4.1	-1.9
<b>Highest education level attained (head of household)</b>					
Primary or below	26,482	26,975	27,773	1.9	3.0
Lower secondary	32,942	33,214	34,486	0.8	3.8
Higher secondary	39,442	40,985	42,179	3.9	2.9
Post leaving cert	36,327	38,956	42,876	7.2	10.1
Third level non degree	51,509	53,656	54,629	4.2	1.8
Third level degree or above	67,621	66,794	67,613	-1.2	1.2
<b>Household composition</b>					
1 adult aged 65+	18,060	17,892	19,127	-0.9	6.9
1 adult aged <65	23,545	24,676	24,702	4.8	0.1
2 adults, at least 1 aged 65+	36,805	34,560	36,644	-6.1	6.0
2 adults, both aged <65	46,882	47,801	48,271	2.0	1.0
3 or more adults	58,806	59,569	62,447	1.3	4.8
1 adult with children aged under 18	26,304	25,095	25,442	-4.6	1.4
2 adults with 1-3 children aged under 18	54,010	55,904	58,774	3.5	5.1
Other households with children aged under 18	57,911	61,118	62,692	5.5	2.6
<b>Number of persons at work in the household</b>					
0	23,805	23,792	23,949	-0.1	0.7
1	41,195	40,887	42,105	-0.7	3.0
2	66,529	67,681	68,152	1.7	0.7
3+	86,874	82,247	85,596	-5.3	4.1
<b>Tenure status</b>					
Owner-occupied	47,267	48,014	49,090	1.6	2.2
Rented at the market rate	38,399	39,150	41,149	2.0	5.1
Rented at below the market rate or rent free	25,695	28,298	31,445	10.1	11.1
<b>Urban/rural location</b>					
Urban areas	46,192	46,319	47,263	0.3	2.0
Rural areas	37,707	39,062	41,546	3.6	6.4
<b>Region</b>					
Border, Midland and Western	35,463	37,479	39,604	5.7	5.7
Southern and Eastern	45,563	45,865	47,341	0.7	3.2

## Survey on Income and Living Conditions 2015 (full)



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	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>18,078</b>	<b>18,623</b>	<b>19,772</b>	<b>3.0</b>	<b>6.2</b>
<b>Sex</b>					
Male	18,395	18,722	20,014	1.8	6.9
Female	17,813	18,420	19,292	3.4	4.7
<b>Age group</b>					
0-17	17,159	17,556	18,681	2.3	6.4
18-64	19,034	19,430	20,483	2.1	5.4
65+	16,562	16,368	17,781	-1.2	8.6
<b>Principal Economic Status</b>					
At work	24,142	24,217	24,938	0.3	3.0
Unemployed	12,136	12,593	12,747	3.8	1.2
Student	14,718	14,443	15,100	-1.9	4.5
Home duties	14,358	14,366	14,829	0.1	3.2
Retired	17,433	17,130	18,756	-1.7	9.5
Not at work due to illness or disability	13,625	13,328	13,137	-2.2	-1.4
<b>Highest education level attained</b>					
Primary or below	14,461	14,524	14,619	0.4	0.7
Lower secondary	15,021	15,698	16,452	4.5	4.8
Higher secondary	17,839	17,848	18,917	0.1	6.0
Post leaving cert	16,724	17,404	19,045	4.1	9.4
Third level non degree	22,862	23,385	25,082	2.3	7.3
Third level degree or above	30,183	30,408	32,201	0.7	5.9
<b>Household composition</b>					
1 adult aged 65+	13,703	13,926	13,881	1.6	-0.3
1 adult aged <65	16,801	18,420	16,643	9.6	-9.6
2 adults, at least 1 aged 65+	17,655	17,145	19,078	-2.9	11.3
2 adults, both aged <65	23,982	24,418	25,001	1.8	2.4
3 or more adults	19,692	19,413	21,102	-1.4	8.7
1 adult with children aged under 18	12,991	12,842	14,154	-1.1	10.2
2 adults with 1-3 children aged under 18	19,772	20,436	21,210	3.4	3.8
Other households with children aged under 18	15,249	15,712	16,171	3.0	2.9
<b>Number of persons at work in the household</b>					
0	12,424	12,610	13,137	1.5	4.2
1	16,745	16,817	17,325	0.4	3.0
2	25,083	25,750	25,711	2.7	-0.2
3+	24,983	24,170	24,418	-3.3	1.0
<b>Tenure status</b>					
Owner-occupied	20,353	21,048	22,050	3.4	4.8
Rented at the market rate	15,572	16,100	16,983	3.4	5.5
Rented at below the market rate or rent free	12,398	12,711	13,344	2.5	5.0
<b>Urban/rural location</b>					
Urban areas	19,356	19,222	19,983	-0.7	4.0
Rural areas	16,480	17,222	19,285	4.5	12.0
<b>Region</b>					
Border, Midland and Western	15,797	16,737	17,829	6.0	6.5
Southern and Eastern	18,961	19,311	20,436	1.8	5.8

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

## Survey on Income and Living Conditions 2015 (full)



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	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	21,773	22,109	23,035	1.5	4.2
<b>Sex</b>					
Male	22,008	22,339	23,440	1.5	4.9
Female	21,543	21,884	22,641	1.6	3.5
<b>Age group</b>					
0-17	20,213	20,844	22,007	3.1	5.6
18-64	22,643	23,166	23,904	2.3	3.2
65+	20,841	19,763	21,174	-5.2	7.1
<b>Principal Economic Status</b>					
At work	27,673	27,698	28,315	0.1	2.2
Unemployed	13,424	14,327	14,989	6.7	4.6
Student	17,482	16,549	17,169	-5.3	3.7
Home duties	16,972	16,884	17,841	-0.5	5.7
Retired	22,429	21,875	21,840	-2.5	-0.2
Not at work due to illness or disability	15,188	15,058	14,929	-0.9	-0.9
<b>Highest education level attained</b>					
Primary or below	16,158	16,066	17,024	-0.6	6.0
Lower secondary	17,373	17,862	18,587	2.8	4.1
Higher secondary	20,378	20,469	20,744	0.4	1.3
Post leaving cert	18,669	19,487	21,300	4.4	9.3
Third level non degree	25,796	26,953	27,127	4.5	0.6
Third level degree or above	34,162	33,498	34,257	-1.9	2.3
<b>Household composition</b>					
1 adult aged 65+	17,878	17,663	18,909	-1.2	7.1
1 adult aged <65	23,307	24,360	24,420	4.5	0.2
2 adults, at least 1 aged 65+	21,948	20,553	21,822	-6.4	6.2
2 adults, both aged <65	27,957	28,427	28,747	1.7	1.1
3 or more adults	22,446	22,375	23,663	-0.3	5.8
1 adult with children aged under 18	15,191	14,543	14,976	-4.3	3.0
2 adults with 1-3 children aged under 18	22,891	23,492	24,661	2.6	5.0
Other households with children aged under 18	17,340	18,436	18,688	6.3	1.4
<b>Number of persons at work in the household</b>					
0	14,366	14,459	15,079	0.6	4.3
1	20,417	20,245	21,265	-0.8	5.0
2	28,766	29,297	29,059	1.8	-0.8
3+	27,538	26,414	27,673	-4.1	4.8
<b>Tenure status</b>					
Owner-occupied	24,004	24,514	25,242	2.1	3.0
Rented at the market rate	18,957	19,203	20,011	1.3	4.2
Rented at below the market rate or rent free	13,782	14,419	15,913	4.6	10.4
<b>Urban/rural location</b>					
Urban areas	23,323	23,131	23,621	-0.8	2.1
Rural areas	19,401	20,296	21,844	4.6	7.6
<b>Region</b>					
Border, Midland and Western	18,427	19,278	20,502	4.6	6.3
Southern and Eastern	22,985	23,117	23,928	0.6	3.5

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

## Survey on Income and Living Conditions 2015 (full)



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

	All persons				
	Median equivalised nominal disposable income			% change	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>18,262</b>	<b>18,864</b>	<b>20,000</b>	<b>3.3</b>	<b>6.0</b>
<b>Sex</b>					
Male	18,583	18,965	20,245	2.1	6.7
Female	17,995	18,659	19,514	3.7	4.6
<b>Age group</b>					
0-17	17,334	17,784	18,896	2.6	6.3
18-64	19,228	19,682	20,719	2.4	5.3
65+	16,731	16,580	17,986	-0.9	8.5
<b>Principal Economic Status</b>					
At work	24,388	24,531	25,226	0.6	2.8
Unemployed	12,260	12,756	12,894	4.0	1.1
Student	14,868	14,630	15,274	-1.6	4.4
Home duties	14,505	14,552	15,000	0.3	3.1
Retired	17,611	17,352	18,972	-1.5	9.3
Not at work due to illness or disability	13,764	13,501	13,288	-1.9	-1.6
<b>Highest education level attained</b>					
Primary or below	14,609	14,712	14,788	0.7	0.5
Lower secondary	15,174	15,902	16,642	4.8	4.7
Higher secondary	18,021	18,079	19,135	0.3	5.8
Post leaving cert	16,895	17,630	19,265	4.4	9.3
Third level non degree	23,095	23,688	25,371	2.6	7.1
Third level degree or above	30,491	30,802	32,572	1.0	5.7
<b>Household composition</b>					
1 adult aged 65+	13,843	14,107	14,041	1.9	-0.5
1 adult aged <65	16,972	18,659	16,835	9.9	-9.8
2 adults, at least 1 aged 65+	17,835	17,367	19,298	-2.6	11.1
2 adults, both aged <65	24,227	24,735	25,289	2.1	2.2
3 or more adults	19,893	19,665	21,345	-1.1	8.5
1 adult with children aged under 18	13,124	13,009	14,317	-0.9	10.1
2 adults with 1-3 children aged under 18	19,974	20,701	21,455	3.6	3.6
Other households with children aged under 18	15,405	15,916	16,357	3.3	2.8
<b>Number of persons at work in the household</b>					
0	12,551	12,773	13,288	1.8	4.0
1	16,916	17,035	17,525	0.7	2.9
2	25,339	26,084	26,007	2.9	-0.3
3+	25,238	24,483	24,700	-3.0	0.9
<b>Tenure status</b>					
Owner-occupied	20,561	21,321	22,304	3.7	4.6
Rented at the market rate	15,731	16,309	17,179	3.7	5.3
Rented at below the market rate or rent free	12,525	12,876	13,498	2.8	4.8
<b>Urban/rural location</b>					
Urban areas	19,553	19,471	20,213	-0.4	3.8
Rural areas	16,648	17,445	19,507	4.8	11.8
<b>Region</b>					
Border, Midland and Western	15,958	16,954	18,035	6.2	6.4
Southern and Eastern	19,154	19,561	20,672	2.1	5.7

## Survey on Income and Living Conditions 2015 (full)



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

All persons

	Mean equivalised nominal disposable income			% change	
	2013	2014	2015	2013-2014	2014-2015
	€	€	€	%	%
<b>State</b>	<b>21,995</b>	<b>22,396</b>	<b>23,301</b>	<b>1.8</b>	<b>4.0</b>
<b>Sex</b>					
Male	22,233	22,629	23,710	1.8	4.8
Female	21,763	22,168	22,902	1.9	3.3
<b>Age group</b>					
0-17	20,419	21,114	22,261	3.4	5.4
18-64	22,874	23,466	24,180	2.6	3.0
65+	21,054	20,019	21,418	-4.9	7.0
<b>Principal Economic Status</b>					
At work	27,955	28,057	28,642	0.4	2.1
Unemployed	13,561	14,513	15,162	7.0	4.5
Student	17,660	16,764	17,367	-5.1	3.6
Home duties	17,145	17,103	18,047	-0.2	5.5
Retired	22,658	22,159	22,092	-2.2	-0.3
Not at work due to illness or disability	15,343	15,253	15,101	-0.6	-1.0
<b>Highest education level attained</b>					
Primary or below	16,323	16,274	17,220	-0.3	5.8
Lower secondary	17,550	18,094	18,801	3.1	3.9
Higher secondary	20,586	20,734	20,983	0.7	1.2
Post leaving cert	18,859	19,740	21,546	4.7	9.1
Third level non degree	26,059	27,302	27,440	4.8	0.5
Third level degree or above	34,511	33,932	34,652	-1.7	2.1
<b>Household composition</b>					
1 adult aged 65+	18,060	17,892	19,127	-0.9	6.9
1 adult aged <65	23,545	24,676	24,702	4.8	0.1
2 adults, at least 1 aged 65+	22,172	20,819	22,074	-6.1	6.0
2 adults, both aged <65	28,242	28,796	29,079	2.0	1.0
3 or more adults	22,675	22,665	23,936	0.0	5.6
1 adult with children aged under 18	15,346	14,732	15,149	-4.0	2.8
2 adults with 1-3 children aged under 18	23,125	23,797	24,945	2.9	4.8
Other households with children aged under 18	17,517	18,675	18,903	6.6	1.2
<b>Number of persons at work in the household</b>					
0	14,513	14,646	15,253	0.9	4.1
1	20,625	20,508	21,510	-0.6	4.9
2	29,060	29,677	29,394	2.1	-1.0
3+	27,819	26,756	27,992	-3.8	4.6
<b>Tenure status</b>					
Owner-occupied	24,249	24,832	25,533	2.4	2.8
Rented at the market rate	19,150	19,452	20,242	1.6	4.1
Rented at below the market rate or rent free	13,923	14,606	16,097	4.9	10.2
<b>Urban/rural location</b>					
Urban areas	23,561	23,431	23,893	-0.6	2.0
Rural areas	19,599	20,559	22,096	4.9	7.5
<b>Region</b>					
Border, Midland and Western	18,615	19,528	20,738	4.9	6.2
Southern and Eastern	23,220	23,417	24,204	0.8	3.4

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

	At risk of poverty rate		Deprivation rate <sup>1</sup>		Consistent poverty rate	
	2014	2015	2014	2015	2014	2015
	%	%	%	%	%	%
<b>State</b>	<b>17.2</b>	<b>16.9</b>	<b>29.0</b>	<b>25.5</b>	<b>8.8</b>	<b>8.7</b>
<b>Sex<sup>2</sup></b>						
Male	17.0	16.9	27.9	24.4	8.6	8.3
Female	17.4	16.9	30.1	26.7	9.0	9.1
<b>Age group<sup>2</sup></b>						
0-17	20.3	19.5	36.1	31.4	12.7	11.5
18-64	17.2	17.1	28.9	25.1	8.5	8.7
65+	10.9	10.7	14.3	15.4	2.1	2.7
<b>Principal Economic Status (aged 16 years and over)<sup>2</sup></b>						
At work	6.0	5.8	19.9	16.4	2.6	2.1
Unemployed	38.0	43.5	53.4	45.5	24.2	26.2
Student	35.1	32.0	33.3	29.7	13.6	16.8
Home duties	26.4	24.9	32.5	30.2	13.2	12.5
Retired	11.4	12.7	12.5	14.2	2.5	3.2
Not at work due to illness or disability	25.2	34.8	51.3	53.2	14.4	22.4
<b>Highest education level attained (aged 16 years and over)<sup>2</sup></b>						
Primary or below	21.7	23.1	35.0	35.0	10.1	13.1
Lower secondary	23.5	23.7	36.5	29.7	12.9	12.2
Higher secondary	20.5	19.4	27.8	25.5	9.2	9.1
Post leaving cert	16.7	16.0	29.4	26.5	8.8	8.3
Third level non degree	8.6	9.4	22.2	16.9	4.1	4.5
Third level degree or above	6.1	5.6	11.8	9.8	1.4	1.6
<b>Household composition</b>						
1 adult aged 65+	14.7	14.7	20.3	15.9	2.7	3.8
1 adult aged <65	26.6	34.8	32.1	31.9	14.9	17.7
2 adults, at least 1 aged 65+	11.0	9.6	12.1	14.6	1.9	2.4
2 adults, both aged <65	11.0	11.7	22.3	20.5	5.0	5.5
3 or more adults	15.5	14.1	21.4	18.3	4.1	4.7
1 adult with children aged under 18	36.5	36.2	58.7	57.9	25.0	26.2
2 adults with 1-3 children aged under 18	13.8	14.5	30.2	25.2	8.9	7.7
Other households with children aged under 18	24.8	21.9	37.8	32.8	13.4	13.4
<b>Number of persons at work in the household</b>						
0	38.2	39.6	40.6	42.3	20.5	23.6
1	16.9	19.1	35.0	28.6	9.1	7.6
2	2.9	2.7	16.8	14.0	0.4	1.0
3+	4.3	0.5	14.2	12.9	1.4	0.2
<b>Tenure status</b>						
Owner-occupied	11.7	11.0	22.2	18.4	5.1	4.6
Rented at the market rate	20.4	22.2	33.8	31.4	10.5	11.3
Rented at below the market rate or rent free	38.5	39.0	54.5	52.5	23.6	24.9
<b>Urban/rural location</b>						
Urban areas	15.9	16.3	29.3	26.3	8.7	8.9
Rural areas	19.5	18.2	28.6	24.1	9.1	8.3
<b>Region</b>						
Border, Midland and Western	22.0	20.8	32.4	27.3	11.9	9.9
Southern and Eastern	15.5	15.5	27.8	24.9	7.7	8.3

<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

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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>			
	2012	2013	2014	2015	2012	2013	2014	2015
Average Weekly Income	€	€	€	€	€	€	€	€
<b>Direct Income</b>								
Employee income	566.69	593.76	614.57	649.91	299.72	312.50	323.84	344.44
Employer's social insurance contributions	61.32	66.33	70.31	73.42	32.64	35.13	37.31	39.39
Cash benefits or losses from self-employment	69.82	78.18	91.27	98.42	36.49	41.47	48.79	51.35
Other direct income	23.57	22.54	29.13	23.16	11.29	10.78	13.65	10.91
<b>Total direct income</b>	<b>721.40</b>	<b>760.82</b>	<b>805.29</b>	<b>844.91</b>	<b>380.13</b>	<b>399.88</b>	<b>423.60</b>	<b>446.09</b>
<b>Social Transfers</b>								
Unemployment related payments	60.86	57.47	51.04	47.18	32.00	30.30	26.79	24.89
Old-age related payments	64.20	68.35	71.51	74.58	28.06	29.54	30.82	32.10
Occupational pension	55.76	54.94	55.37	56.68	24.55	24.14	24.15	24.67
Family/children related allowances	53.31	53.27	51.35	52.78	31.17	30.96	29.79	30.67
Housing allowances	10.65	10.03	8.48	7.81	5.30	5.07	4.22	3.93
Other social transfers	35.95	38.22	36.81	37.19	17.56	18.54	17.99	17.97
<b>Total social transfers</b>	<b>280.73</b>	<b>282.29</b>	<b>274.56</b>	<b>276.22</b>	<b>138.63</b>	<b>138.56</b>	<b>133.76</b>	<b>134.24</b>
<b>Gross Income</b>	<b>1,002.14</b>	<b>1,043.10</b>	<b>1,079.85</b>	<b>1,121.13</b>	<b>518.76</b>	<b>538.44</b>	<b>557.36</b>	<b>580.33</b>
<b>Tax and Social Contributions</b>								
Tax on income and social contributions	133.37	151.12	168.55	174.78	70.69	79.45	88.48	92.06
Employer's social insurance contributions	61.32	66.33	70.31	73.42	32.64	35.13	37.31	39.39
Regular inter-household cash transfers paid	3.93	4.88	5.07	4.92	1.91	2.33	2.35	2.34
<b>Total Tax and Social Contributions</b>	<b>198.62</b>	<b>222.34</b>	<b>243.93</b>	<b>253.13</b>	<b>105.23</b>	<b>116.91</b>	<b>128.14</b>	<b>133.79</b>
<b>Net Disposable Income</b>	<b>803.51</b>	<b>820.77</b>	<b>835.92</b>	<b>868.01</b>	<b>413.52</b>	<b>421.53</b>	<b>429.21</b>	<b>446.55</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>			
	2012	2013	2014	2015	2012	2013	2014	2015
Average Weekly Income	€	€	€	€	€	€	€	€
<b>Direct Income</b>								
Employee income	566.69	587.76	606.70	642.50	299.72	309.34	319.69	340.51
Employer's social insurance contributions	61.32	65.66	69.41	72.58	32.64	34.78	36.83	38.94
Cash benefits or losses from self-employment	69.82	77.39	90.10	97.30	36.49	41.05	48.17	50.76
Other direct income	23.57	22.31	28.76	22.90	11.29	10.67	13.48	10.79
<b>Total direct income</b>	<b>721.40</b>	<b>753.14</b>	<b>794.98</b>	<b>835.28</b>	<b>380.13</b>	<b>395.84</b>	<b>418.18</b>	<b>441.00</b>
<b>Social Transfers</b>								
Unemployment related payments	60.86	56.89	50.39	46.64	32.00	29.99	26.45	24.61
Old-age related payments	64.20	67.66	70.59	73.73	28.06	29.24	30.43	31.73
Occupational pension	55.76	54.39	54.66	56.03	24.55	23.90	23.84	24.39
Family/children related allowances	53.31	52.73	50.69	52.18	31.17	30.65	29.41	30.32
Housing allowances	10.65	9.93	8.37	7.72	5.30	5.02	4.17	3.89
Other social transfers	35.95	37.83	36.34	36.77	17.56	18.35	17.76	17.77
<b>Total social transfers</b>	<b>280.73</b>	<b>279.44</b>	<b>271.05</b>	<b>273.07</b>	<b>138.63</b>	<b>137.16</b>	<b>132.05</b>	<b>132.71</b>
<b>Gross Income</b>	<b>1,002.14</b>	<b>1,032.56</b>	<b>1,066.03</b>	<b>1,108.35</b>	<b>518.76</b>	<b>533.00</b>	<b>550.23</b>	<b>573.71</b>
<b>Tax and Social Contributions</b>								
Tax on income and social contributions	133.37	149.59	166.39	172.79	70.69	78.65	87.35	91.01
Employer's social insurance contributions	61.32	65.66	69.41	72.58	32.64	34.78	36.83	38.94
Regular inter-household cash transfers paid	3.93	4.83	5.01	4.86	1.91	2.31	2.32	2.31
<b>Total Tax and Social Contributions</b>	<b>198.62</b>	<b>220.09</b>	<b>240.81</b>	<b>250.24</b>	<b>105.23</b>	<b>115.73</b>	<b>126.50</b>	<b>132.26</b>
<b>Net Disposable Income</b>	<b>803.51</b>	<b>812.48</b>	<b>825.22</b>	<b>858.11</b>	<b>413.52</b>	<b>417.27</b>	<b>423.72</b>	<b>441.46</b>

<sup>1</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>

	2008	2009	2010	2011	2012	2013	2014	2015
<b>National income definition</b>								
Total gross household income	46,581	41,938	39,011	38,704	37,515	38,832	40,338	43,015
Total disposable household income	40,429	38,255	35,280	35,216	33,923	34,907	35,782	37,741
<b>National income definition, national equivalence scale</b>								
Equivalised total disposable income	20,758	20,107	18,591	18,148	18,276	18,262	18,864	20,000
Equivalised total disposable income including old-age and survivors' benefits but excluding all other social transfers	17,490	16,324	14,352	14,184	14,422	15,018	15,385	16,889
Equivalised total disposable income excluding all social transfers	15,118	13,400	11,061	10,567	10,904	11,198	11,898	13,588

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

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

	€							
	2008	2009	2010	2011	2012	2013	2014	2015
<b>National income definition</b>								
Total gross household income	60,581	56,522	54,133	52,949	52,291	54,429	56,346	58,501
Total disposable household income	49,043	45,959	43,151	41,819	41,927	42,828	43,618	45,293
<b>National income definition, national equivalence scale</b>								
Equivalised total disposable income	24,380	23,326	22,138	21,440	21,578	21,995	22,396	23,301
Equivalised total disposable income including old-age and survivors' benefits but excluding all other social transfers	20,418	18,750	17,375	16,788	17,178	17,655	18,377	19,362
Equivalised total disposable income excluding all social transfers	17,982	16,067	14,423	14,161	14,274	14,696	15,494	16,400

<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

	€							
	2008	2009	2010	2011	2012	2013	2014	2015
<b>National income definition, national equivalence scale</b>								
At risk of poverty threshold								
<b>60% of median income</b>	<b>12,455</b>	<b>12,064</b>	<b>11,155</b>	<b>10,889</b>	<b>10,966</b>	<b>10,957</b>	<b>11,318</b>	<b>12,000</b>
40% of median income	8,303	8,043	7,436	7,259	7,310	7,305	7,546	8,000
50% of median income	10,379	10,054	9,296	9,074	9,138	9,131	9,432	10,000
70% of median income	14,531	14,075	13,014	12,704	12,793	12,783	13,205	14,000
Illustrative values (60% level)								
1 adult, no children	12,455	12,064	11,155	10,889	10,966	10,957	11,318	12,000
2 adults, 2 children	28,896	27,988	25,880	25,262	25,441	25,420	26,258	27,840

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

	% of individuals							
	2008	2009	2010	2011	2012	2013	2014	2015
<b>National/NAPS Indicators</b>								
At risk of poverty rate								
Including all social transfers (60% median income threshold)	<b>14.4</b>	<b>14.1</b>	<b>14.7</b>	<b>16.0</b>	<b>17.3</b>	<b>16.5</b>	<b>17.2</b>	<b>16.9</b>
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	34.6	36.0	39.1	39.8	39.1	38.1	36.5	34.9
excluding all social transfers (60% median income threshold)	43.0	46.2	50.2	50.7	50.2	49.4	48.3	46.3
Including all social transfers (40% median income threshold)	3.3	3.3	4.2	4.9	5.7	4.4	4.9	3.9
Including all social transfers (50% median income threshold)	7.9	6.9	7.6	8.5	10.1	8.9	9.8	9.1
Including all social transfers (70% median income threshold)	25.7	24.5	24.7	24.1	25.2	24.2	25.3	26.5
Relative at risk of poverty gap	19.2	16.2	17.7	19.5	20.5	18.2	19.0	18.1
At risk of poverty anchored at 2004	10.3	10.9	13.2	16.1	17.9	17.7	17.1	14.1
At risk of poverty anchored at 2005	10.6	11.6	13.7	16.4	18.4	18.1	17.7	14.3
At risk of poverty anchored at 2006	11.6	12.7	14.5	17.6	19.9	19.3	18.5	15.3
At risk of poverty anchored at 2007	14.4	15.1	19.6	21.1	23.3	22.7	21.9	18.9
At risk of poverty anchored at 2008	14.4	15.2	19.6	21.2	23.5	22.8	22.0	19.0
At risk of poverty anchored at 2009	13.4	14.1	18.0	19.3	21.8	21.2	20.6	17.9
At risk of poverty anchored at 2010	11.6	12.7	14.7	17.7	20.0	19.4	18.6	15.5
At risk of poverty anchored at 2011	10.2	10.9	13.2	16.0	17.8	17.7	17.1	14.0
At risk of poverty anchored at 2012	9.7	10.1	12.8	15.1	17.3	16.9	16.5	13.3
At risk of poverty anchored at 2013	9.3	9.5	12.0	14.4	17.0	16.5	16.0	13.0
At risk of poverty anchored at 2014	10.4	10.9	13.3	16.1	18.0	17.8	17.2	14.1
<b>Deprivation rate<sup>2</sup></b>	<b>13.7</b>	<b>17.1</b>	<b>22.6</b>	<b>24.5</b>	<b>26.9</b>	<b>30.5</b>	<b>29.0</b>	<b>25.5</b>
Those at risk of poverty	29.1	38.8	42.9	43.2	48.9	55.1	51.2	51.5
Those NOT at risk of poverty	11.1	13.5	19.1	21.0	22.3	25.6	24.4	20.3
<b>Consistent Poverty rate (60% median income threshold)</b>	<b>4.2</b>	<b>5.5</b>	<b>6.3</b>	<b>6.9</b>	<b>8.5</b>	<b>9.1</b>	<b>8.8</b>	<b>8.7</b>
Consistent poverty rate (40% median income threshold)	0.6	0.9	1.9	1.7	2.7	2.1	1.9	1.8
Consistent poverty rate (50% median income threshold)	1.9	2.4	3.2	3.3	4.7	4.6	4.8	4.7
Consistent poverty rate (70% median income threshold)	7.9	9.5	10.2	10.7	12.5	13.2	12.9	12.8

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

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

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Table 6 The number of deprivation items experienced by year

Number of deprivation items experienced <sup>1</sup>	2008	2009	2010	2011	2012	2013	2014	2015
<b>% of individuals</b>								
0 (No deprivation)	75.0	71.4	63.9	59.8	57.0	55.1	56.3	59.5
1	11.3	11.5	13.5	15.7	16.1	14.3	14.6	15.0
2	4.8	7.4	8.5	9.1	9.3	9.7	8.8	7.7
3+	8.9	9.7	14.1	15.4	17.6	20.9	20.2	17.8
<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+	13.7	17.1	22.6	24.5	26.9	30.5	29.0	25.5
<b>% of individuals at risk of poverty</b>								
0 (No deprivation)	54.1	43.4	38.1	37.3	33.6	28.3	33.4	31.0
1	16.8	17.8	19.0	19.5	17.5	16.6	15.3	17.5
2	12.3	12.9	13.2	12.9	15.8	15.4	14.4	10.4
3+	16.8	25.9	29.7	30.2	33.1	39.8	36.9	41.1
<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+	29.1	38.8	42.9	43.2	48.9	55.1	51.2	51.5
<b>% of individuals NOT at risk of poverty</b>								
0 (No deprivation)	78.6	76.0	68.3	64.0	61.8	60.5	61.1	65.3
1	10.3	10.5	12.6	15.0	15.9	13.9	14.5	14.5
2	3.6	6.5	7.7	8.4	8.0	8.5	7.6	7.2
3+	7.5	7.0	11.4	12.5	14.3	17.1	16.7	13.1
<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+	11.1	13.5	19.1	21.0	22.3	25.6	24.4	20.3

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

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

Deprivation Indicators	% of individuals									
	2008	2009	2010	2011	2012	2013	2014	2015		
<b>% of individuals</b>										
Without heating at some stage in the last year	6.3	7.3	10.5	12.2	12.9	15.7	15.7	13.6		
Unable to afford a morning, afternoon or evening out in the last fortnight	11.1	14.9	19.3	21.1	23.3	25.1	22.2	18.6		
Unable to afford two pairs of strong shoes	2.7	2.1	2.9	3.1	4.9	5.2	5.1	5.1		
Unable to afford a roast once a week	3.8	3.4	5.5	6.7	7.6	8.1	7.6	6.8		
Unable to afford a meal with meat, chicken or fish every second day	3.0	2.1	3.0	2.8	3.9	4.2	3.5	2.7		
Unable to afford new (not second-hand) clothes	5.6	4.5	7.6	7.3	10.4	10.6	10.6	10.3		
Unable to afford a warm waterproof coat	2.6	1.1	2.0	2.2	3.7	3.9	3.7	2.7		
Unable to afford to keep the home adequately warm	3.7	4.1	6.8	6.8	8.5	10.0	8.8	9.0		
Unable to afford to replace any worn out furniture	13.3	16.3	20.3	21.7	24.5	25.8	25.5	24.4		
Unable to afford to have family or friends for a drink or meal once a month	9.1	9.4	14.4	14.8	16.1	18.7	19.3	16.8		
Unable to afford to buy presents for family or friends at least once a year	2.3	3.4	5.1	5.8	6.0	7.2	6.4	5.4		
<b>% of individuals at risk of poverty<sup>1</sup></b>										
Without heating at some stage in the last year	13.0	17.0	22.3	21.7	26.0	30.9	30.0	27.9		
Unable to afford a morning, afternoon or evening out in the last fortnight	21.6	29.6	36.7	35.8	38.0	42.2	38.6	38.9		
Unable to afford two pairs of strong shoes	3.4	4.3	6.7	5.2	10.8	10.0	10.3	15.4		
Unable to afford a roast once a week	7.4	7.7	11.7	9.3	15.0	15.8	16.4	15.2		
Unable to afford a meal with meat, chicken or fish every second day	6.5	6.6	7.9	5.8	9.8	7.5	7.1	7.6		
Unable to afford new (not second-hand) clothes	12.2	11.0	16.1	16.3	20.0	23.8	20.5	26.5		
Unable to afford a warm waterproof coat	4.0	2.6	5.9	4.6	7.8	9.8	7.8	7.3		
Unable to afford to keep the home adequately warm	7.8	8.3	15.8	11.9	14.7	19.5	17.4	19.6		
Unable to afford to replace any worn out furniture	26.0	36.6	32.6	34.3	37.9	43.1	39.2	43.6		
Unable to afford to have family or friends for a drink or meal once a month	20.4	24.6	30.8	26.5	30.5	34.2	31.5	34.9		
Unable to afford to buy presents for family or friends at least once a year	4.8	8.2	8.3	13.3	12.6	15.3	12.2	14.2		
<b>% of individuals not at risk of poverty</b>										
Without heating at some stage in the last year	5.2	5.7	8.5	10.4	10.2	12.7	12.7	10.7		
Unable to afford a morning, afternoon or evening out in the last fortnight	9.4	12.5	16.3	18.3	20.2	21.7	18.8	14.4		
Unable to afford two pairs of strong shoes	2.6	1.7	2.2	2.7	3.7	4.2	4.1	3.0		
Unable to afford a roast once a week	3.2	2.7	4.4	6.2	6.1	6.6	5.7	5.1		
Unable to afford a meal with meat, chicken or fish every second day	2.4	1.3	2.1	2.2	2.7	3.5	2.7	1.7		
Unable to afford new (not second-hand) clothes	4.5	3.4	6.1	5.6	8.4	8.0	8.5	7.0		
Unable to afford a warm waterproof coat	2.3	0.9	1.3	1.7	2.8	2.7	2.8	1.8		
Unable to afford to keep the home adequately warm	3.0	3.4	5.2	5.8	7.2	8.2	7.1	6.8		
Unable to afford to replace any worn out furniture	11.1	12.9	18.1	19.3	21.7	22.3	22.6	20.5		
Unable to afford to have family or friends for a drink or meal once a month	7.2	6.9	11.5	12.5	13.1	15.6	16.7	13.1		
Unable to afford to buy presents for family or friends at least once a year	1.9	2.6	4.5	4.4	4.6	5.6	5.2	3.6		

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

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

	% of individuals							
	2008	2009	2010	2011	2012	2013	2014	2015
<b>Deprivation Indicators</b>								
<b>% of individuals</b>								
Without heating at some stage in the last year	6.3	7.3	10.5	12.2	12.9	15.7	15.7	13.6
Unable to afford a morning, afternoon or evening out in the last fortnight	11.1	14.9	19.3	21.1	23.3	25.1	22.2	18.6
Unable to afford two pairs of strong shoes	2.7	2.1	2.9	3.1	4.9	5.2	5.1	5.1
Unable to afford a roast once a week	3.8	3.4	5.5	6.7	7.6	8.1	7.6	6.8
Unable to afford a meal with meat, chicken or fish every second day	3.0	2.1	3.0	2.8	3.9	4.2	3.5	2.7
Unable to afford new (not second-hand) clothes	5.6	4.5	7.6	7.3	10.4	10.6	10.6	10.3
Unable to afford a warm waterproof coat	2.6	1.1	2.0	2.2	3.7	3.9	3.7	2.7
Unable to afford to keep the home adequately warm	3.7	4.1	6.8	6.8	8.5	10.0	8.8	9.0
Unable to afford to replace any worn out furniture	13.3	16.3	20.3	21.7	24.5	25.8	25.5	24.4
Unable to afford to have family or friends for a drink or meal once a month	9.1	9.4	14.4	14.8	16.1	18.7	19.3	16.8
Unable to afford to buy presents for family or friends at least once a year	2.3	3.4	5.1	5.8	6.0	7.2	6.4	5.4
<b>% of individuals experiencing deprivation</b>								
Without heating at some stage in the last year	35.1	36.6	40.5	42.9	43.0	46.6	48.7	48.0
Unable to afford a morning, afternoon or evening out in the last fortnight	60.4	63.8	66.1	65.6	65.6	67.6	63.7	63.7
Unable to afford two pairs of strong shoes	19.5	12.3	11.5	12.3	17.9	16.6	17.1	19.3
Unable to afford a roast once a week	25.5	19.3	23.8	24.7	27.5	24.8	25.6	24.2
Unable to afford a meal with meat, chicken or fish every second day	20.5	12.1	12.9	11.1	14.6	13.3	11.6	10.4
Unable to afford new (not second-hand) clothes	38.0	22.6	31.3	26.6	34.5	32.6	33.2	36.4
Unable to afford a warm waterproof coat	18.0	6.4	8.4	8.7	13.3	12.5	12.6	10.1
Unable to afford to keep the home adequately warm	25.1	22.7	29.6	26.5	30.7	32.0	29.6	34.3
Unable to afford to replace any worn out furniture	69.9	70.3	68.7	68.1	69.8	69.4	69.0	69.2
Unable to afford to have family or friends for a drink or meal once a month	53.5	49.7	55.3	53.3	55.5	55.2	59.5	57.7
Unable to afford to buy presents for family or friends at least once a year	16.0	18.9	22.2	22.4	20.4	23.0	21.2	19.8
<b>% of individuals not experiencing deprivation</b>								
Without heating at some stage in the last year	1.8	1.2	1.8	2.3	1.9	2.2	2.2	1.8
Unable to afford a morning, afternoon or evening out in the last fortnight	3.3	4.9	5.6	6.7	7.7	6.5	5.3	3.1
Unable to afford two pairs of strong shoes	0.0	0.0	0.4	0.1	0.1	0.1	0.2	0.2
Unable to afford a roast once a week	0.4	0.2	0.2	0.9	0.3	0.8	0.2	0.8
Unable to afford a meal with meat, chicken or fish every second day	0.2	0.0	0.1	0.0	0.0	0.1	0.1	0.1
Unable to afford new (not second-hand) clothes	0.5	0.8	0.7	1.0	1.5	0.9	1.3	1.4
Unable to afford a warm waterproof coat	0.1	0.0	0.1	0.0	0.1	0.1	0.0	0.2
Unable to afford to keep the home adequately warm	0.3	0.3	0.1	0.4	0.3	0.4	0.3	0.2
Unable to afford to replace any worn out furniture	4.3	5.1	6.1	6.7	7.9	6.6	7.7	9.1
Unable to afford to have family or friends for a drink or meal once a month	2.1	1.1	2.4	2.3	1.6	2.6	2.8	2.8
Unable to afford to buy presents for family or friends at least once a year	0.2	0.2	0.1	0.4	0.6	0.3	0.4	0.4

Table 7c Percentage of the population experiencing each type of deprivation by consistent poverty status

	% of individuals							
	2008	2009	2010	2011	2012	2013	2014	2015
<b>Deprivation Indicators</b>								
<b>% of individuals</b>								
Without heating at some stage in the last year	6.3	7.3	10.5	12.2	12.9	15.7	15.7	13.6
Unable to afford a morning, afternoon or evening out in the last fortnight	11.1	14.9	19.3	21.1	23.3	25.1	22.2	18.6
Unable to afford two pairs of strong shoes	2.7	2.1	2.9	3.1	4.9	5.2	5.1	5.1
Unable to afford a roast once a week	3.8	3.4	5.5	6.7	7.6	8.1	7.6	6.8
Unable to afford a meal with meat, chicken or fish every second day	3.0	2.1	3.0	2.8	3.9	4.2	3.5	2.7
Unable to afford new (not second-hand) clothes	5.6	4.5	7.6	7.3	10.4	10.6	10.6	10.3
Unable to afford a warm waterproof coat	2.6	1.1	2.0	2.2	3.7	3.9	3.7	2.7
Unable to afford to keep the home adequately warm	3.7	4.1	6.8	6.8	8.5	10.0	8.8	9.0
Unable to afford to replace any worn out furniture	13.3	16.3	20.3	21.7	24.5	25.8	25.5	24.4
Unable to afford to have family or friends for a drink or meal once a month	9.1	9.4	14.4	14.8	16.1	18.7	19.3	16.8
Unable to afford to buy presents for family or friends at least once a year	2.3	3.4	5.1	5.8	6.0	7.2	6.4	5.4
<b>% of individuals in consistent poverty</b>								
Without heating at some stage in the last year	38.7	41.0	45.3	45.3	50.8	50.3	55.2	53.3
Unable to afford a morning, afternoon or evening out in the last fortnight	59.6	60.8	74.2	69.8	69.2	67.3	67.3	67.8
Unable to afford two pairs of strong shoes	11.7	11.0	14.9	11.4	22.1	18.1	19.4	29.1
Unable to afford a roast once a week	25.1	19.7	26.7	21.3	30.3	27.0	31.8	28.3
Unable to afford a meal with meat, chicken or fish every second day	21.0	17.1	18.5	13.3	20.1	13.6	13.8	14.4
Unable to afford new (not second-hand) clothes	38.9	21.6	35.4	34.1	35.4	40.7	37.0	47.0
Unable to afford a warm waterproof coat	12.7	6.7	13.7	10.6	15.6	17.8	15.3	14.1
Unable to afford to keep the home adequately warm	23.7	21.2	36.9	27.5	29.2	34.5	34.0	37.0
Unable to afford to replace any worn out furniture	72.7	75.4	62.7	64.7	65.3	72.2	66.6	74.2
Unable to afford to have family or friends for a drink or meal once a month	55.1	61.6	62.0	54.2	60.3	58.6	57.2	61.8
Unable to afford to buy presents for family or friends at least once a year	16.3	20.8	19.4	30.5	21.9	27.2	23.3	26.4
<b>% of individuals not in consistent poverty</b>								
Without heating at some stage in the last year	4.9	5.3	8.2	9.8	9.4	12.3	11.9	9.8
Unable to afford a morning, afternoon or evening out in the last fortnight	9.0	12.3	15.6	17.5	19.1	20.9	17.9	13.9
Unable to afford two pairs of strong shoes	2.3	1.6	2.1	2.5	3.3	3.9	3.7	2.8
Unable to afford a roast once a week	2.9	2.5	4.1	5.6	5.5	6.2	5.2	4.8
Unable to afford a meal with meat, chicken or fish every second day	2.2	1.2	1.9	2.0	2.4	3.2	2.5	1.6
Unable to afford new (not second-hand) clothes	4.2	3.5	5.7	5.3	8.1	7.6	8.0	6.8
Unable to afford a warm waterproof coat	2.1	0.8	1.2	1.5	2.6	2.5	2.5	1.7
Unable to afford to keep the home adequately warm	2.8	3.1	4.7	5.2	6.5	7.6	6.4	6.3
Unable to afford to replace any worn out furniture	10.7	12.8	17.4	18.6	20.8	21.1	21.5	19.7
Unable to afford to have family or friends for a drink or meal once a month	7.1	6.4	11.2	11.8	12.0	14.6	15.6	12.5
Unable to afford to buy presents for family or friends at least once a year	1.7	2.4	4.1	4.0	4.5	5.2	4.8	3.4

## Survey on Income and Living Conditions 2015 (full)



**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							
	2014				2015			
	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>	<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>
<b>Sex</b>								
Male	49.5	48.8	47.6	48.4	49.4	49.3	47.1	47.1
Female	50.5	51.2	52.4	51.6	50.6	50.7	52.9	52.9
<b>Age group</b>								
0-17	25.9	31.5	33.3	38.6	26.1	31.1	33.1	35.7
18-64	61.3	60.4	60.4	58.3	60.8	60.6	59.0	60.2
65+	12.8	8.1	6.3	3.1	13.1	8.3	7.9	4.1
<b>Principal Economic Status</b>								
At work	40.1	13.0	25.5	10.8	41.1	13.3	24.8	9.5
Unemployed	6.3	16.0	13.3	19.9	5.3	14.5	10.0	16.9
Student	7.6	15.2	8.6	11.5	7.5	13.9	8.5	14.2
Home duties	10.3	16.1	11.8	15.8	10.2	14.9	11.9	14.5
Retired	9.0	6.1	4.0	2.6	9.1	7.1	5.2	3.4
Not at work due to illness or disability	2.8	5.6	6.7	6.2	2.8	8.3	8.4	10.4
Children under 16 years of age	23.4	26.3	29.0	31.9	23.5	26.0	29.3	29.6
<b>Highest education level attained</b>								
Primary or below	11.8	14.9	14.2	13.5	11.0	15.1	15.1	16.6
Lower secondary	13.3	18.2	16.7	19.5	13.0	18.3	15.2	18.3
Higher secondary	17.2	20.6	16.5	18.0	17.3	19.9	17.3	18.1
Post leaving cert	9.3	9.1	9.5	9.3	9.5	9.0	9.9	9.1
Third level non degree	9.9	4.9	7.6	4.6	10.5	5.8	6.9	5.4
Third level degree or above	13.8	4.9	5.6	2.3	13.6	4.5	5.2	2.5
Children under 16 years of age	23.8	26.3	29.0	31.9	23.8	26.0	29.3	29.6
<b>Household composition</b>								
1 adult aged 65+	3.6	3.1	2.6	1.1	3.9	3.3	2.4	1.6
1 adult aged <65	4.5	7.0	5.0	7.7	4.6	9.5	5.8	9.4
2 adults, at least 1 aged 65+	8.4	5.7	3.7	1.9	8.6	5.1	5.2	2.5
2 adults, both aged <65	12.0	7.2	8.6	6.4	11.3	7.4	8.6	6.9
3 or more adults	15.7	13.1	10.7	6.7	15.8	11.9	10.2	7.6
1 adult with children aged under 18	5.0	11.9	11.3	15.9	4.9	10.4	11.0	14.6
2 adults with 1-3 children aged under 18	33.8	28.1	36.5	35.2	34.1	31.3	36.0	32.3
Other households with children aged under 18	16.8	23.9	21.6	25.2	16.8	21.0	20.9	25.1
<b>Number of persons at work</b>								
0	23.1	61.4	38.7	64.5	22.1	59.7	42.2	69.3
1	30.9	31.2	38.4	32.8	30.1	34.1	33.8	26.4
2	37.0	5.7	19.4	1.6	37.8	5.9	20.1	4.2
3+	9.1	1.8	3.5	1.1	10.0	0.2	3.9	0.2
<b>Tenure status</b>								
Owner-occupied	68.5	46.5	52.4	39.8	69.7	45.2	50.2	36.9
Rented at the market rate	16.1	19.1	18.7	19.1	15.1	19.7	18.5	19.5
Rented at below the market rate or rent free	15.3	34.4	28.9	41.1	15.2	35.1	31.3	43.5
<b>Urban/rural location</b>								
Urban areas	63.9	59.1	64.5	62.9	67.0	64.5	69.0	68.6
Rural areas	36.0	40.9	35.5	37.1	33.0	35.5	31.0	31.4
<b>Region</b>								
Border, Midland and Western	26.6	33.6	29.3	35.4	26.4	32.1	27.9	29.5
Southern and Eastern	73.4	66.4	70.7	64.6	73.6	67.9	72.1	70.5

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

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

**Survey on Income and Living Conditions 2015 (full)**



Table A1 Sample size by demographic characteristics and year

	Number of households			Number of individuals		
	2013	2014	2015	2013	2014	2015
<b>State</b>	<b>4,922</b>	<b>5,486</b>	<b>5,452</b>	<b>12,663</b>	<b>14,078</b>	<b>13,793</b>
<b>Sex<sup>1</sup></b>						
Male	2,203	2,473	2,440	6,097	6,905	6,798
Female	2,719	3,013	3,012	6,566	7,173	6,995
<b>Age group<sup>1</sup></b>						
0-17	0	1	6	3,561	3,833	3,629
18-64	3,495	3,931	3,763	6,998	7,956	7,674
65+	1,427	1,554	1,683	2,104	2,289	2,490
<b>Principal Economic Status (aged 16 years and over)<sup>1</sup></b>						
At work	2,118	2,439	2,461	4,136	4,859	4,948
Unemployed	466	484	373	965	979	756
Student	91	87	80	819	920	856
Home duties	935	983	913	1,519	1,621	1,524
Retired	1,012	1,140	1,223	1,427	1,589	1,737
Not at work due to illness or disability	258	299	343	458	534	578
<b>Highest education level attained (aged 16 years and over)<sup>1</sup></b>						
Primary or below	1,097	1,184	1,154	1,761	1,913	1,830
Lower secondary	691	817	807	1,613	1,861	1,827
Higher secondary	858	950	924	1,989	2,321	2,239
Post leaving cert	658	753	745	1,143	1,304	1,340
Third level non degree	612	778	802	1,052	1,373	1,407
Third level degree or above	927	943	944	1,724	1,751	1,740
<b>Household composition</b>						
1 adult aged 65+	733	783	831	733	783	831
1 adult aged <65	657	765	750	657	765	750
2 adults, at least 1 aged 65+	641	731	797	1,282	1,462	1,594
2 adults, both aged <65	626	747	691	1,252	1,494	1,382
3 or more adults	465	504	498	1,569	1,718	1,683
1 adult with children aged under 18	339	327	284	923	904	788
2 adults with 1-3 children aged under 18	1,089	1,199	1,192	4,251	4,678	4,640
Other households with children aged under 18	372	430	409	1,996	2,274	2,125
<b>Number of persons at work in the household</b>						
0	2,181	2,328	2,290	4,209	4,378	4,109
1	1,510	1,680	1,629	4,082	4,448	4,184
2	1,093	1,297	1,331	3,781	4,486	4,654
3+	138	181	202	591	766	846
<b>Tenure status</b>						
Owner-occupied	3,506	3,915	4,021	8,858	9,889	10,011
Rented at the market rate	697	748	646	1,998	2,107	1,829
Rented at below the market rate or rent free	719	823	785	1,807	2,082	1,953
<b>Urban/rural location</b>						
Urban areas	2,925	3,284	3,365	7,564	8,623	8,747
Rural areas	1,997	2,202	2,087	5,099	5,455	5,046
<b>Region</b>						
Border, Midland and Western	1,365	1,540	1,524	3,417	3,862	3,733
Southern and Eastern	3,557	3,946	3,928	9,246	10,216	10,060

<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, 2015

Decile	1	2	3	4	5	6	7	8	9	10	State
Weekly threshold (€)	<195.74	<245.45	<281.07	<325.67	<383.52	<436.86	<508.75	<609.16	<764.40	>764.40	
<b>Average Weekly Equivalised Income</b>	€	€	€	€	€	€	€	€	€	€	€
<b>Direct Income</b>											
Employee income	18.76	50.02	84.36	150.69	229.69	296.64	400.18	493.57	660.64	1,061.03	344.59
Employer's social insurance contributions	1.46	3.98	8.25	15.07	25.06	31.70	47.66	55.59	77.06	128.21	39.41
Cash benefits or losses from self-employment	8.80	13.45	12.07	22.03	27.63	38.65	42.95	48.25	92.19	207.66	51.37
Other direct income	3.04	3.03	2.61	2.94	5.16	5.86	6.98	11.56	20.54	47.43	10.92
<b>Total Direct Income</b>	<b>32.06</b>	<b>70.47</b>	<b>107.29</b>	<b>190.72</b>	<b>287.55</b>	<b>372.85</b>	<b>497.76</b>	<b>608.98</b>	<b>850.43</b>	<b>1,444.33</b>	<b>446.29</b>
<b>Social Transfers</b>											
Unemployment benefits	43.92	43.84	31.82	25.1	22.61	17.05	11.01	9.23	7.48	36.97	24.90
Old-age benefits	9.03	24.44	61.73	42.18	29.94	29.75	37.54	34.82	19.57	32.16	32.12
Occupational pension	1.67	2.64	2.35	7.66	16.49	22.49	25.25	55.50	43.83	68.91	24.68
Family/children related allowances	38.77	43.94	39.59	45.48	34.01	30.13	22.39	18.15	17.60	16.76	30.68
Housing allowances	3.17	8.44	11.24	5.67	4.23	2.13	1.10	0.68	0.46	2.22	3.93
Other social transfers	23.43	37.87	26.78	20.30	20.70	18.40	9.63	7.57	6.88	7.94	17.95
<b>Total Social Transfers</b>	<b>119.99</b>	<b>161.15</b>	<b>173.50</b>	<b>146.38</b>	<b>128.00</b>	<b>119.95</b>	<b>106.92</b>	<b>125.95</b>	<b>95.82</b>	<b>164.96</b>	<b>134.27</b>
<b>Gross Income</b>	<b>152.05</b>	<b>231.62</b>	<b>280.80</b>	<b>337.11</b>	<b>415.55</b>	<b>492.80</b>	<b>604.68</b>	<b>734.93</b>	<b>946.25</b>	<b>1,609.30</b>	<b>580.56</b>
<b>Tax and Social Contributions</b>											
Tax on income and social contributions	1.27	5.03	8.95	18.77	33.92	50.63	84.34	120.82	188.52	408.69	92.10
Employer's social insurance contributions	1.46	3.98	8.25	15.07	25.06	31.70	47.66	55.59	77.06	128.21	39.41
Regular inter-household cash transfers paid	2.89	1.47	0.43	0.77	1.59	1.92	1.43	2.48	3.94	5.62	2.25
<b>Total Tax and Social Contributions</b>	<b>5.62</b>	<b>10.48</b>	<b>17.63</b>	<b>34.61</b>	<b>60.57</b>	<b>84.25</b>	<b>133.42</b>	<b>178.89</b>	<b>269.52</b>	<b>542.52</b>	<b>133.76</b>
<b>Net Disposable Income</b>	<b>146.43</b>	<b>221.14</b>	<b>263.17</b>	<b>302.50</b>	<b>354.98</b>	<b>408.56</b>	<b>471.26</b>	<b>556.04</b>	<b>676.73</b>	<b>1,066.78</b>	<b>446.79</b>

## Survey on Income and Living Conditions 2015 (full)



Table A3 Average weekly household income by net disposable household income deciles and composition of net household disposable income, 2015

Decile	1	2	3	4	5	6	7	8	9	10	State
Weekly threshold (€)	<251.40	<381.30	<485.20	<602.60	<723.50	<865.70	<1,049.70	<1,270.40	<1,597.20	>1,597.20	
<b>Average Weekly household income</b>	€	€	€	€	€	€	€	€	€	€	€
<b>Direct Income</b>											
Employee income	8.64	22.91	62.91	137.35	289.75	466.17	698.06	980.03	1,424.36	2,404.84	649.91
Employer's social insurance contributions	0.43	1.53	4.43	11.62	28.33	47.75	72.14	109.73	162.71	295.10	73.42
Cash benefits or losses from self-employment	7.11	14.01	15.62	37.40	52.60	68.76	111.92	140.04	162.47	373.47	98.42
Other direct income	6.16	7.20	7.83	12.25	17.14	16.89	18.57	28.95	33.25	83.28	23.16
<b>Total Direct Income</b>	<b>22.34</b>	<b>45.65</b>	<b>90.79</b>	<b>198.61</b>	<b>387.81</b>	<b>599.57</b>	<b>900.70</b>	<b>1,258.76</b>	<b>1,782.79</b>	<b>3,156.69</b>	<b>844.91</b>
<b>Social Transfers</b>											
Unemployment benefits	31.83	43.93	52.46	79.49	60.54	53.02	43.77	25.78	23.64	57.33	47.18
Old-age benefits	67.30	128.30	165.27	161.00	168.57	155.11	133.59	129.03	83.84	120.38	131.25
Family/children related allowances	11.59	38.69	65.44	83.32	69.60	57.79	52.45	53.97	46.34	48.46	52.78
Housing allowances	8.86	15.55	15.27	13.24	10.97	6.82	1.98	1.04	0.83	3.60	7.81
Other social transfers	43.91	37.92	58.72	47.55	41.99	47.98	32.96	24.19	23.50	13.29	37.19
<b>Total Social Transfers</b>	<b>163.49</b>	<b>264.39</b>	<b>357.16</b>	<b>384.61</b>	<b>351.67</b>	<b>320.72</b>	<b>264.75</b>	<b>234.00</b>	<b>178.16</b>	<b>243.06</b>	<b>276.22</b>
<b>Gross Income</b>	<b>185.84</b>	<b>310.05</b>	<b>447.95</b>	<b>583.22</b>	<b>739.48</b>	<b>920.29</b>	<b>1,165.45</b>	<b>1,492.76</b>	<b>1,960.95</b>	<b>3,399.75</b>	<b>1,121.13</b>
<b>Tax and Social Contributions</b>											
Tax on income and social contributions	0.69	1.71	4.60	15.42	37.84	70.75	137.72	223.15	364.19	890.28	174.78
Employer's social insurance contributions	0.43	1.53	4.43	11.62	28.33	47.75	72.14	109.73	162.71	295.10	73.42
Regular inter-household cash transfers paid	0.68	3.31	1.13	1.80	6.62	2.18	2.65	4.62	10.06	16.14	4.92
<b>Total Tax and Social Contributions</b>	<b>1.80</b>	<b>6.54</b>	<b>10.16</b>	<b>28.84</b>	<b>72.80</b>	<b>120.68</b>	<b>212.51</b>	<b>337.51</b>	<b>536.95</b>	<b>1,201.52</b>	<b>253.13</b>
<b>Net Disposable Income</b>	<b>184.03</b>	<b>303.50</b>	<b>437.79</b>	<b>554.38</b>	<b>666.68</b>	<b>799.61</b>	<b>952.94</b>	<b>1,155.25</b>	<b>1,424.00</b>	<b>2,198.22</b>	<b>868.01</b>

Table A4 Demographic characteristics of individuals by net disposable equivalised income deciles, 2015

Decile	1	2	3	4	5	6	7	8	9	10	State
Weekly threshold (€)	<195.74	<245.45	<281.07	<325.67	<383.52	<436.86	<508.75	<609.16	<764.40	>764.40	
<b>Distribution across deciles</b>	%	%	%	%	%	%	%	%	%	%	%
<b>Sex</b>											
Male	9.8	10.3	10.6	10.4	10.1	9.7	10.0	9.8	9.8	9.4	100.0
Female	10.2	9.7	9.4	9.6	9.9	10.3	10.0	10.2	10.2	10.6	100.0
<b>Age group</b>											
0-17	11.1	11.6	9.3	11.4	10.3	9.5	10.8	8.7	8.7	8.5	100.0
18-64	10.4	9.5	8.3	8.6	10.0	10.6	9.5	10.5	11.2	11.4	100.0
65+	5.8	9.3	19.1	13.3	9.0	8.4	10.8	10.5	7.2	6.6	100.0
<b>Principal Economic Status (aged 16 years and over)</b>											
At work	3.0	4.4	5.1	7.3	10.4	11.6	12.2	13.9	15.7	16.5	100.0
Unemployed	27.2	22.7	11.8	11.7	9.3	7.8	3.6	1.2	2.4	2.5	100.0
Student	23.5	12.2	11.6	11.9	9.6	9.9	6.3	6.1	5.6	3.2	100.0
Home duties	15.7	13.1	18.8	13.8	9.6	8.9	7.3	5.9	3.2	3.8	100.0
Retired	7.8	9.1	15.7	11.5	8.9	9.4	10.5	12.4	8.0	6.7	100.0
Not at work due to illness or disability	14.8	27.8	20.3	9.9	8.3	9.0	4.6	3.8	0.7	0.7	100.0
<b>Highest education level attained (aged 16 years and over)</b>											
Primary or below	12.5	15.5	20.8	14.7	10.2	8.5	6.6	7.0	2.0	2.2	100.0
Lower secondary	13.7	14.5	13.0	10.8	12.0	11.8	8.5	8.0	4.6	3.2	100.0
Higher secondary	12.7	9.7	9.7	10.1	11.2	13.5	9.8	9.6	8.7	5.1	100.0
Post leaving cert	9.2	10.4	9.8	12.7	11.7	10.9	10.3	10.4	9.6	5.0	100.0
Third level non degree	6.5	4.9	5.2	6.1	8.5	9.2	14.9	16.1	14.8	13.8	100.0
Third level degree or above	3.7	3.2	3.5	4.5	5.7	6.3	8.4	11.8	21.4	31.5	100.0
<b>Household composition</b>											
1 adult aged 65+	7.8	15.7	34.4	7.3	6.2	4.0	7.5	4.4	6.2	6.7	100.0
1 adult aged <65	17.6	21.2	6.4	5.4	4.1	4.6	4.0	11.0	10.7	15.1	100.0
2 adults, at least 1 aged 65+	5.7	7.1	14.7	14.7	10.4	9.9	11.7	12.3	7.0	6.5	100.0
2 adults, both aged <65	7.3	7.3	8.4	5.1	8.5	8.4	8.0	10.1	14.9	22.0	100.0
3 or more adults	10.1	5.5	6.4	8.3	12.1	12.6	10.2	13.5	12.3	9.0	100.0
1 adult with children aged under 18	21.6	18.1	14.0	19.0	11.4	6.6	2.3	3.3	2.0	1.7	100.0
2 adults with 1-3 children aged under 18	7.2	9.8	8.0	7.7	11.4	10.2	12.0	10.1	11.7	11.9	100.0
Other households with children aged under 18	15.2	11.0	10.2	16.6	7.8	12.5	10.3	8.4	5.7	2.4	100.0
<b>Number of persons at work in the household</b>											
0	25.3	20.3	18.6	10.9	6.3	5.1	4.5	4.6	2.2	2.3	100.0
1	9.9	12.2	12.4	12.9	11.9	10.8	8.4	7.4	6.2	7.9	100.0
2	1.4	2.8	3.8	7.8	9.9	11.8	14.3	14.1	17.0	17.0	100.0
3+	0.3	1.4	1.4	6.1	15.2	14.8	14.1	18.5	17.4	10.9	100.0
<b>Tenure status</b>											
Owner-occupied	6.7	6.7	8.5	9.4	9.9	10.9	11.2	12.2	12.4	12.1	100.0
Rented at the market rate	10.8	16.5	11.4	10.8	13.1	8.0	11.2	5.4	6.5	6.2	100.0
Rented at below the market rate or rent free	24.2	18.7	15.7	12.1	7.5	7.8	3.5	4.3	2.2	4.1	100.0
<b>Urban/rural location</b>											
Urban areas	9.5	9.5	10.0	10.3	9.7	10.0	9.6	10.1	9.8	11.6	100.0
Rural areas	10.9	11.0	10.1	9.4	10.6	10.1	10.9	9.8	10.3	6.9	100.0
<b>Region</b>											
Border, Midland and Western	11.9	12.3	11.3	9.0	13.4	10.0	10.2	8.0	7.7	6.2	100.0
Southern and Eastern	9.3	9.2	9.6	10.3	8.8	10.0	9.9	10.7	10.8	11.4	100.0

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Table A5 Summary of deprivation indicators by net equivalised income decile, 2015

Distribution across deciles		Number of deprivation indicators experienced					
		0	1	2	3+	Total	2+
Decile	Weekly threshold (€)	%	%	%	%	%	%
<b>2015</b>		<b>59.5</b>	<b>15.0</b>	<b>7.7</b>	<b>17.8</b>	<b>100.0</b>	<b>25.5</b>
1	<195.74	30.8	17.2	10.1	41.9	100.0	52.0
2	<245.45	32.8	17.6	11.1	38.5	100.0	49.6
3	<281.07	43.4	17.5	10.8	28.2	100.0	39.1
4	<325.67	50.5	15.3	14.0	20.2	100.0	34.2
5	<383.52	51.2	19.3	11.0	18.4	100.0	29.5
6	<436.86	65.9	14.2	6.2	13.6	100.0	19.9
7	<508.75	72.2	16.5	4.9	6.4	100.0	11.3
8	<609.16	75.9	13.2	6.1	4.8	100.0	11.0
9	<764.40	84.0	11.6	1.6	2.8	100.0	4.4
10	>764.40	88.2	7.3	1.2	3.3	100.0	4.5

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# 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.

## Reference period

Information is collected continuously throughout the year with household interviews being conducted on a weekly basis. The income reference period for SILC is the 12 months immediately prior to date of interview. Therefore, the income referenced spans the period from January 2014 to December 2015. In 2015, the achieved sample size was 5,452 households and 13,793 individuals.

## Timeliness

For 2015, the results of the SILC survey were published thirteen months after the end of the reference period and twelve months after the end of the data collection period. It is important to take into account a number of factors when comparing the timeliness of the Irish results with those of other countries. These factors include; the timing and duration of the data collection fieldwork and the exact reference year of the data collected. For example, some EU member states use income data from the previous year (T-1) as a proxy for current (T) annual income. As noted above, the income referenced in Ireland's 2015 SILC data spans the period from January 2014 to December 2015

## Rotational Sample Design

The SILC sample is a rotational sample. In 2014, both a new sample and a new sampling methodology were introduced. However, as earlier waves of the sample introduced in 2012 and 2013 still exist in the overall sample, the new improved sample represents just over 74% of the overall sample.

There is both a cross-sectional and a longitudinal element to the SILC sample. Households interviewed for the first time are Wave 1 households. Households who are interviewed in subsequent years are Wave 2 households (2<sup>nd</sup> year in the sample), Wave 3 households (3<sup>rd</sup> year in the sample) or Wave 4 (4<sup>th</sup> and final year in the sample). The initial sample design attempts to seed the sample with 25% for each new wave. However, due to non-response and sample attrition the waves are not evenly balanced in the sample with Wave 1 households usually tending to dominate.

The CSO has strengthened its own rules and procedures around sample implementation. One of the key improvements in sample implementation over the past number of years is the ruling out of the substitution of households by interviewers.

## Response Rates

The overall response rate for the SILC survey in 2015 was 60%. The response rate is heavily influenced by the Wave 1 response rate which was 38% in 2015. The response rates tend to be a lot higher for Wave 2-4 households and in 2015 the response rate for Wave 2-4 households was 83%.

## Sample design (Waves 1-2 households in 2015)

In 2014, a new sampling methodology was introduced to improve the robustness of the SILC Sample. However, as earlier waves of the sample introduced in 2012 and 2013 still exist, the new improved sample represents just over 74% of the overall achieved sample. The sample methodology takes into account response rates and attrition rates to ensure the CSO achieves the required effective sample size required by Eurostat. The following is a brief overview of the revised SILC sample methodology:

## Survey on Income and Living Conditions 2015 (full)





- The SILC sample is a multi-stage cluster sample resulting in all households in Ireland having an equal probability of selection.
- The sample is stratified by NUTS4 and quintiles derived from the Pobal HP (Haase and Pratschke) Deprivation Index.
- A sample of 1,200 blocks (i.e. Household Survey Collection Unit Small Areas, Census 2011) from the total population of blocks is selected.
- Blocks are selected using probability proportional to size (PPS), where the size of the block is determined by the number of occupied households on Census night 2011.
- All occupied households on Census night 2011 within each block are eligible for selection in the SILC sample.
- Households within blocks are selected using simple random sampling without replacement (SRS) for inclusion in the survey sample.

### Sample design (Wave 3-4 Households in 2015)

A two-stage cluster sample design was used. This comprised of a first stage sample of 1,690 blocks (or small areas) selected at county level to proportionately represent eight strata reflecting population density. Each block was selected to contain, on average, 30 dwellings for SILC. The eight population density strata groups used were as follows:

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

The second stage of sampling involved the random selection of households for each block.

### Weighting

A design weight is assigned to each household which is calculated as the inverse proportion to the probability with which the household was sampled. For SILC, the probability of the selection of a household is based on two elements; the probability of the selection of a block and the probability of selection of a household within that block. The design weights were calculated separately for each wave.

For Wave 1 households, the design weights were calculated as outlined above and adjusted so as to be proportional to the 2015 sample as a whole. For Wave 2-4 households, base weights were calculated by firstly adjusting the personal weights from the previous year for non-response. The Weight Share Method was then applied to calculate a base weight for the household. These design weights were then adjusted so as to be proportional to the original sample as a whole.

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

- Age by sex: Individual population estimates are generated from population projections from census data. Age is broken down into four categories: 0-14, 15-34, 35-64 and 65 and over.
- Region: Household population estimates in each of the eight NUTS3 regions are generated using Labour Force Survey (LFS) data.
- Household composition: Household composition estimates are also generated from the LFS. The following categories are used:
  - .. One adult, no children
  - .. Two adults, no children
  - .. Three or more adults, no children
  - .. One adult, one or more children
  - .. Two adults, one to three children
  - .. Other households with children

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

### **Precision estimates and statistical significance**

Estimates were calculated in SAS using the Jackknife and the Taylor Linearisation methodology. For the mean equivalised net disposable income, the ‘At Risk of Poverty’ rate, the ‘Deprivation’ rate and the ‘Consistent Poverty’ rate, the Jackknife Method in PROC SURVEYMEANS was used. The Taylor Linearisation Method in PROC SURVEYMEANS was used to measure the precision of the quantiles.

SAS routines and macros were developed to calculate the precision of the more complex statistics, i.e. the Gini Coefficient and the Quintile Share Ratio (QSR), using the Jackknife Method. The variance of the Gini and the QSR was estimated using the methodology outlined in Lohr<sup>1</sup> Ch. 9 (Variance Estimation in Complex Surveys). The calculations of the precision estimates took into account the weighting, the complex structure of the sample, (i.e. the fact that the sample was a cluster sample as opposed to a simple random sample) and other complications arising from the methods adopted.

When measuring the year on year change of a statistic, we take into account both the variance of the statistic in each year (sample) and the covariance of the statistic between samples.

<sup>1</sup>Sampling: Design and Analysis, 2<sup>nd</sup> Edition, Sharon L. Lohr (2010).

### **Data collection**

The annual SILC survey is the main data source for SILC. Information is collected from all household members on laptop computers by trained interviewers, using Computer-Assisted Personal Interview (CAPI) software.

In addition, the CSO has two primary micro data sources. These are the Department of Social Protection (DSP) social welfare data and Revenue Commissioners’ employee income data. The DSP’s INFOSYS system provides details of long-term social welfare schemes while details relating to short-term payments are provided in the DSP Integrated Short Term Schemes (ISTS) administrative records. The CSO continues to work with DSP and Revenue to ensure good quality data is available on a timely basis.

### **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

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## Social Transfers:

Unemployment related payments

Old-age payments (note that this includes all occupational pensions and other such social welfare payments to those aged 65 and over)

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:

- Survivor's 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.

## Household composition

For the purposes of deriving household composition, a child was defined as any member of the household aged 17 or

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under. Households were analysed as a whole, regardless of the number of family units within the household. The categories of household composition are:

- 1 adult aged 65+
- 1 adult aged <65
- 2 adults at least 1 aged 65+
- 2 adults, both aged <65
- 3 or more adults
- 1 adult, with children aged under 18
- 2 adults with 1-3 children aged under 18
- Other households with children aged under 18

### Tenure status

Tenure status refers to the nature of the accommodation in which the household resides. The status is provided by the respondent during the interview and responses are classified into the following three categories:

- Owner-occupied
- Rented at the market rate
- Rented at below the market rate or rent free ( includes Local Authority housing, rent-free lettings or rents agreed at below the market rate)

### Urban/rural location

From 2014 onwards due to the new sampling methodology, areas are now classified as Urban or Rural based on the following population densities derived from Census of Population 2011:

#### Urban

- Population density >100,000
- Population density 50,000 – 99,999
- Population density 20,000 – 49,999
- Population density 10,000 – 19,999
- Population density 5,000 – 9,999
- Population density 1,000 – 4,999

#### Rural

- Population density <199 – 999
- Rural areas in counties

Prior to 2014, areas were classified as Urban or Rural based on the following population densities:

#### Urban

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

#### Rural

- Mixed urban/rural areas
- Rural areas.

In the 2014 sample, wave 2-4 households retain this earlier urban-rural categorisation of households.

### Regions

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

## 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 meal 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

### 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

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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. The deflator is derived from the monthly CPI and takes into account the rolling nature of the income data collected by SILC.

### 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, i.e. the Lorenz Curve. 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

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

Wgt<sub>i</sub> = Final calibrated weight per individual

Eq\_Inc<sub>i</sub> = Equivalised disposable income

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

### 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).

### Acknowledgement

The Central Statistics Office wishes to thank the participating households for their co-operation in agreeing to take part in the SILC survey and for facilitating the collection of the relevant data.

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