

Poverty Focus 2020

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Life on a low income is the norm for a large proportion of our society. Prior to the current public health crisis, one in every seven people in Ireland lived with an income below the poverty line; about 680,000 people. Looking ahead, these numbers look set to rise as the very uneven impact of the Covid-19 crisis unfolds.

The crisis has highlighted the presence and challenges of the poorest in our society in so many ways. For example, the importance of low income workers to the basic functioning of our society has been given great prominence; yet many are classified as the 'working poor' and continually struggle to make ends meet.

Similarly, it has unexpectedly demonstrated to many households the impossible challenges of life on a low income; even when that income is set at rates well above core social welfare payments and the poverty line.

The recent Department of Finance *Stability Programme Update* projections for unemployment point to an optimistic scenario where unemployment remains high for the next 12-24 months. When recovery comes, it is likely that many

low income workers, and employees with precarious employment conditions, will be the last to experience it. Without a concerted policy effort, many will be stuck in poverty for some time.

In this publication, we focus on the nature and experience of poverty in Ireland. Drawing on the available statistical evidence, we outline how poverty is measured, the value of the poverty line and consider many of the groups in our society who are most exposed to living life below the poverty line.

Given current discussions on Government formation and programme for Government commitments, this year we also pay attention to the recurring failure of achieving national and European poverty targets. 2020 was to be a year when the latest batch of targets should have been achieved. In reality, none of these will be met.

As a society we must confront these new challenges, learn from past policy failures and adequately resource new strategies to successfully target and reduce poverty.

Poverty Profiled: the main groups

Children (under 16 yrs): 23.7% of all in poverty

Workers: 16.1% of all in poverty

The Unemployed: 12.7% of all in poverty

Those unable to work due to illness/disability: 12.3% of all in poverty

Those on home duties (e.g. parents & carers): 12.2% of all in poverty

Students & school children (16yrs+): 12% of all those in poverty

The Retired: 9.5% of all those in poverty

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Poverty Focus is an annual document issued by Social Justice Ireland. It aims to provide an update on the latest data and trends on poverty in Ireland, updated values of the annual poverty line and links to other Social Justice Ireland research on this topic. Each year Poverty Focus will highlight one area of concern while also commenting on the general policy landscape. Comments, observations and suggestions on this document are welcome.

Poverty and how it is measured

The National Anti-Poverty Strategy (NAPS) published by government in 1997 adopted the following definition of poverty:

People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living that is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities that are considered the norm for other people in society.

This definition has been reiterated in all subsequent national strategies addressing poverty and social inclusion including the recently published *Roadmap for Social Inclusion 2020-2025* and has gained widespread international recognition.

In trying to measure the extent of poverty, the most common approach has been to identify a poverty line (or lines) based on people's disposable income (earned income after taxes and including all benefits).

Where that line should be drawn is sometimes a contentious matter, but most European studies [including those carried out by the Central Statistics Office (CSO) in Ireland] suggest a line, which is at 60% of median income, adjusted to take account of family size and composition.

The median income is the income of the middle person in society's income distribution, in other words it is the middle income in society.

Irish data on poverty looks at those living below this 60% line and is published each year by the CSO using results from a comprehensive national survey called *SILC (Survey on Income and Living Conditions)*.

The latest data was published in December 2019 for the year 2018 and is used throughout this document.

Where is the poverty line?

The most up-to-date data available on poverty in Ireland comes from the 2018 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,382 households and 11,130 individuals.

The data gathered by the CSO is very detailed. It incorporates income from work, welfare, pensions, rental income, dividends, capital gains and other regular transfers. The data is subsequently verified anonymously using PPS numbers.

According to the CSO the median disposable income per adult in Ireland during 2018 was €22,872 per annum or €439.33 per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was €263.00 a week.

Updating this figure to 2020 levels, using published CSO data on the growth in average hourly earnings in 2019 (+4.0 per cent) and ESRI projections for 2020 (+4.0 per cent) produces a relative income poverty line of €284.46 for a single person. In 2020, any adult below this weekly income level

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**National Anti-Poverty Strategy (NAPS)
definition of poverty**

Table 1: Minimum Disposable Income Required to Avoid Poverty in 2020

Household containing:	Weekly line	Annual line
1 adult	€284.46	€14,843
1 adult + 1 child	€378.33	€19,741
1 adult + 2 children	€472.20	€24,639
1 adult + 3 children	€566.07	€29,538
2 adults	€472.20	€24,639
2 adults + 1 child	€566.07	€29,538
2 adults + 2 children	€659.94	€34,436
2 adults + 3 children	€753.81	€39,334
3 adults	€659.94	€34,436

will be counted as being at risk of poverty.

Table 1 applies this poverty line to a number of household types to show what income corresponds to each household's poverty line. The types of households chosen reflect the most common household compositions across the population.

The figure of €284.46 is an income per adult equivalent figure. This means that it is the minimum weekly disposable income (after taxes and including all benefits) that one adult needs to receive to be outside of poverty.

For each additional adult in the household this minimum income figure is increased by €187.74 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €93.87 (33 per cent of the poverty line). These adjustments reflect the fact that as households increase in size they require more income to meet the basic standard of living implied by the poverty line. In all cases a household below the corresponding weekly disposable income figure is classified as living at risk of poverty. For clarity, corresponding annual figures are also included. One immediate implication of this analysis is that most weekly social assistance rates paid to single people are €81 below the poverty line.

2020 Focus: Poverty Targets Missed Once Again

Our Poverty Profile on page one dealt mainly in percentages, but to understand poverty in Ireland better it is useful to transform these proportions into numbers of people.

The overall poverty rate of 14 per cent in 2018 corresponds to almost 680,000 people living below the 60 per cent of median income poverty line in that year. Using this figure, table 2 presents the number of people in poverty in that year within various categories. Comparable figures are also presented for selected years over the last 13 years.

...2020 marks a year when a number of recent poverty related targets were to have been met. Sadly, none of these will be achieved this year

The data in the table is particularly useful in the context of framing anti-poverty policy. Groups such as the retired, although carrying a high risk of poverty, involve smaller numbers of people than groups such as adults who are employed (the working poor), those who are long-term ill/disabled, people on home duties (i.e. working in the home, carers) and children/students.

Between 2006 and 2012 the numbers of workers in poverty declined while the numbers of unemployed people in poverty notably increased. This reflected the rise in unemployment in the labour market as a whole during those years. The reverse has occurred as unemployment has declined to 2018. Comparing 2012 and 2018, while the overall number of people in poverty has declined, there has been a sharp increase in poverty among workers, pensioners and those who are ill or have a disability.

Poverty Targets

The setting of national poverty targets has been a common occurrence over the last few decades. Unfortunately, there has been limited success in achieving these targets.

2020 marks a year when a number of recent poverty related targets were to have been met. Sadly, none of these will be achieved this year.

The *National Action Plan for Social Inclusion 2007-2016 (NAPinclusion)* published in early 2007 set its overall poverty goal using a combined measure on income poverty and deprivation known as 'consistent poverty' (see p5 for more on this measure). One of its aims was to reduce the number of people experiencing consistent poverty to between 2 per cent and 4 per cent of the total population by 2012, with a further aim of elim-

inating consistent poverty by 2016. A revision to this target was published as part of the Government's *National Reform Programme 2012 Update for Ireland*. The revised poverty target was to reduce the numbers experiencing consistent poverty to 4 per cent by 2016 and to 2 per cent or less by 2020. The 2016 target was missed (the rate was 8.2 per cent that year) and the 2018 data indicate that 5.6 per cent of the population (about 270,000 individuals) experience both poverty and deprivation. There is limited evidence to suggest that the rate will fall anywhere near 2 per cent during this year. Another missed poverty target.

This year is also when Europe is supposed to meet the Europe 2020 Strategy targets including the objective of lifting at least 20 million people out of being at risk of poverty or exclusion compared to the situation in 2008. To date there has been limited progress towards this benchmark with latest data (for 2018) from Eurostat indicating that just 27,000 people have been removed in Ireland and 5.8m people across the EU. Again, this target will be missed in 2020.

During the past few months a new set of national poverty targets (for adults, children, those at work and those with disabilities) have been proposed. These set the year 2025 as the target date. However, without resources and serious policy commitment such new targets are likely to once again follow a well worn pathway towards failure, revision and extension. The poor keep having to wait.

...without resources and serious policy commitment new poverty targets are likely to once again be missed...the poor keep having to wait

Table 2: Poverty Levels Expressed in Numbers of People, 2006-2018

	2006	2009	2012	2018
Overall	719,593	639,209	776,335	679,980
Adults				
At work	115,854	91,407	94,713	109,477
Unemployed	59,726	82,458	149,056	86,357
Students/school	107,939	93,325	110,240	81,598
On home duties	132,405	115,058	120,332	82,958
Retired	41,736	30,043	45,804	64,598
Ill/disability	57,567	40,909	56,672	83,638
Other	12,953	9,588	14,750	10,200
Children				
Children (under 16 yrs)	191,412	176,422	184,768	161,155
Children (under 18 yrs)	250,418	223,084	232,124	199,234

Source: Calculated using CSO SILC Reports (various years)

The Working Poor

Having a job is not, of itself, a guarantee that one lives in a poverty-free household. According to the latest CSO data 5.1 per cent of those who are employed are living at risk of poverty – about 110,000 workers. Over time poverty figures for the working poor have shown little movement (see Table 2 on p2), reflecting a persistent problem with low earnings.

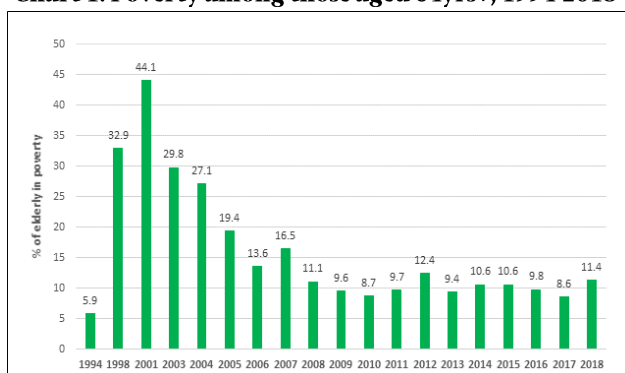
Many working families on low earnings struggle to achieve a basic standard of living. Policies which protect the value of the minimum wage and reduce the prevalence of precarious employment practices are relevant policy initiatives in this area. Similarly, attempts to highlight the concept of a 'living wage' and to increase awareness among low income working families of their entitlement to the Working Family Payment (formerly known as Family Income Supplement) are also welcome; although evidence suggests that FIS had a very low take-up and as such this approach has questionable long-term potential.

Social Justice Ireland has long argued that one of the most effective mechanisms available within the present system to address the problem of the working poor would be to make tax credits refundable. We have addressed this proposal in detail in chapter 4 of our annual Socio-Economic Review *Social Justice Matters 2020*.

Poverty and Older People

According to the CSO's 2016 *Census Results* there were 637,567 people aged over 65 years in Ireland in 2016. The CSO noted that this age group experienced the largest increase in the population since the previous Census (2011). Of those in this age group, more than a quarter live alone comprising 98,000 women and 59,000 men. When poverty is analysed by age the 2018 figures show that 11.4 per cent of those aged above 65 years live in relative income poverty - about 65,000 pensioners.

Chart 1: Poverty among those aged 64yrs+, 1994-2018



Source: CSO and ESRI reports (various years)

Among all those in poverty, the retired have experienced the greatest volatility in their poverty risk rates (see Chart 1). In 1994 some 5.9 per cent of this group were classified as poor; by 1998 the figure had risen to 32.9 per cent and in 2001 it peaked at 44.1 per cent. The most recent data record a relatively stable poverty rate, of almost one in ten pensioners, with the reduction over the last decade driven by increases in old age pension payments. While this lower risk of poverty is welcome, it remains a concern that so many of this country's senior citizens are living on so little.

Poverty and Disability

Those not employed due to illness or a disability are one of the groups at highest risk of poverty with almost one in every two (47.7 per cent) of this group classified in this category. Much like the experience of Ireland's older people, the situation of this group has varied significantly over the last two decades. The group's risk of poverty climbed from approximately three out of every ten persons in 1994 (29.5 per cent) to over six out of every ten in 2001 (66.5 per cent) before decreasing to approximately two out of every ten in the period 2008-2014. The most recent figures, for 2015-2018, mark another notable increase. As with other welfare dependent groups, these fluctuations parallel a period where policy first let the value of payments fall behind wage growth before ultimately increasing them to catch-up.

Overall, although those not at work due to illness or a disability only account for a small proportion of those in poverty, their experience of poverty is high. Furthermore, given the nature of this group *Social Justice Ireland* believes there is an on-going need for targeted policies to assist them. These include job creation, retraining and further increases in social welfare supports. There is also a very strong case to be made for introducing a non-means tested cost of disability allowance. This proposal, which has been researched and costed in detail by the National Disability Authority and advocated by the Disability Federation of Ireland, would provide an extra weekly payment of between €10 and €40 to somebody living with a disability (calculated on the basis of the severity of their disability). It seems only logical that if people with a disability are to be equal participants in society, the extra costs generated by their disability should not be borne by them alone. Society at large should act to level the playing field by covering those extra but ordinary costs.

Poverty: Rural & Regional

Results from the CSO SILC survey provide a detailed breakdown of poverty by region (see p7). The data suggests an uneven national distribution of poverty. Using 2018 data, poverty levels are recorded as higher than the country as a whole for the Border, West and South-East regions. The CSO analysis also found that the risk of poverty is higher in rural areas compared to urban areas. In 2018 the risk of poverty in rural Ireland was 1.1 per cent higher than in urban Ireland with at risk rates of 14.7 per cent and 13.6 per cent respectively.

Poverty and Education

The CSO *SILC* results provide an interesting insight into the relationship between poverty and completed education levels. As might be expected, the risk of living on a low income is strongly related to low completed education levels. Those whose education ceased at lower secondary or less carry a one in five chance of being poor; the risk is notably less (one in twenty) for those with third-level degree qualifications.

These figures underscore the relevance of continuing to address the issues of education disadvantage and early-school leaving. Government education policy should ensure that these high-risk groups are reduced. The CSO results also suggest that when targeting anti-poverty initiatives, a large proportion should be aimed at those with low education levels, including those with low levels of literacy.

Child Poverty

Children are one of the most vulnerable groups in any society. Consequently, the issue of child poverty deserves particular attention. Child poverty is measured as the proportion of all children aged 17 years or younger that live in households with an income below the 60 per cent of median income poverty line.

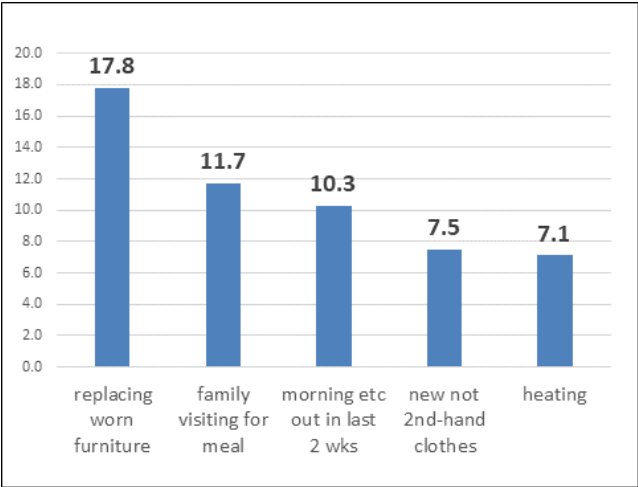
The 2018 CSO *SILC* survey indicates that 15.9 per cent of children were at risk of poverty. Translating this percentage into numbers of children implies that in 2018 around 200,000 children lived in households that were experiencing poverty. The scale of this statistic is alarming. Given that our children are our future, this situation is not acceptable. Furthermore, the fact that such a large proportion of our children are living below the poverty line has obvious implications for the education system, for the success of these children within it, for their job prospects in the future and for Ireland’s economic potential in the long-term.

Child poverty is essentially an issue of low income families and its prevalence highlights the scale of such households across the state. Child poverty solutions hinge on issue such as adequate adult welfare rates and decent rates of pay and conditions for working parents. Child benefit also remains a key route to tackling child poverty. It is of particular value to those families on the lowest incomes. Similarly, it is a very effective component in any strategy to improve equality and childcare.

Poverty and Deprivation

Income alone does not tell the whole story concerning living standards and command over resources. As we have seen in the NAPS definition of poverty (see page 2), it is necessary to look more broadly at exclusion from society because of a lack of resources. This requires looking at other areas where *‘as a result of inadequate income and resources people may be*

Chart 2: What are People Going Without?
% of population



Source: CSO SILC 2017
excluded and marginalised from participating in activities that are considered the norm for other people in society’ (NAPS, 1997). Although income is the principal indicator used to assess wellbeing and ability to participate in society, there are other measures such as deprivation.

While *Social Justice Ireland* among others have expressed reservations about the measures of deprivation being used; the trends are informative and offer some insight into living standards across the state.

The deprivation rate, which measures the number of people force to go without at least 2 of 11 basic necessities examined by the CSO, stood at 15.1 per cent of the population in 2018. This is equivalent to just over 730,000 people. The five most common experiences of deprivation are presented in Chart 2. Among those living on an income below the poverty line, four in ten (39.6 per cent) experience deprivation of 2 or more items.

New Evidence on Wealth Divides

While data on income and poverty levels has improved dramatically over the past 15 years, a persistent gap has been our knowledge of levels of wealth in Irish society. Data on wealth is important, as it provides a further insight into the distribution of resources and an insight into some of the underlying structural components of inequality and disadvantage.

In January 2020 the CSO released the headline results from the second survey of wealth in Ireland - the Household Finance and Consumption Survey (HFCS). The HFCS is part of a European initiative to improve countries knowledge of the socio-economic and financial situations of households across the EU. The new results, collected in 2018, build on the first comprehensive survey from 2013.

The result of the latest survey showed that the level of household net wealth in Ireland amounts to approximately €600 billion. The CSO’s net wealth measure includes the value of all assets (housing, land, investments, valuables, savings and private pensions) and removes any borrowings (mortgages, loans, credit card debt etc) to give the most informative picture of households’ wealth. On average the results imply that Irish households have a net wealth of approximately €359,000 each. However, as Table 3 shows, averages are very misleading, as they are skewed upwards by high wealth households. Looking closer at the data, the CSO illustrates that the bottom 50 per cent of households have a net wealth of less than €185,000. It also shows that wealth is linked to age and home ownership.

The CSO report shows that wealth in Ireland is highly concentrated, much more so than income. Among other issues, this highlights policy challenges around inheritance taxes, gift taxes, profit and property/land taxes.

Table 3: Net Wealth in Ireland in 2018

Age Group	Mean	Median
Under 35	€109,700	€21,500
35-44	€237,500	€93,800
45-54	€426,000	€238,700
55-64	€518,400	€273,500
65+	€410,300	€253,500
All	€359,500	€184,900

Source: CSO HFCS 2018 Results

Poverty: A European Perspective

It is helpful to compare Irish measures of poverty with those elsewhere in Europe. Eurostat, the European Statistics Agency, produces comparable 'at risk of poverty' figures (proportions of the population living below the poverty line) for each EU member state. The data is calculated using the 60 per cent of median income poverty line in each country. Comparable EU-wide definitions of income and equivalence scale are used. The latest data available for all member states is for the year 2018 when the average risk of poverty in the EU-28 was 17.1 per cent.

As chart 3 shows, Irish people experience a below average risk of poverty when compared to all other EU member states. Eurostat's 2008 figures marked the first time Ireland's poverty levels fell below average EU levels. This phenomenon was driven by sustained increases in welfare payments in the years prior to 2008. Ireland's poverty levels have remained below average EU levels since then to 2018. In 2018, across the EU, the highest poverty levels were found in the recent accession countries and in some of the countries most impacted by the recent economic crash - Romania, Latvia, Lithuania, Bulgaria, Estonia, Spain, Italy and Croatia. The lowest levels were in Denmark, Slovakia, Finland and the Czech Republic.

While there have been some reductions in poverty in recent years across the EU, the data suggests that poverty remains a large and ongoing EU-wide problem. In 2018 the average EU-28 level implied that 86.2 million people live in poverty across all EU member states.

As mentioned on page 3 of this publication, as part of the Europe 2020 Strategy, European governments adopted policies to target these poverty levels and are using as their main benchmark the proportion of the population at risk of poverty or social exclusion. One of the five headline targets for this strategy aims to lift at least 20 million people out of the risk or poverty or exclusion by 2020 (using 2008 as the baseline year).

The indicator has been defined by the European Council on the basis of three indicators: the 'at risk of poverty' rate after social transfers; an index of material deprivation; and the percentage of people living in households with very low work intensity. It is calculated as the sum of persons relative to the national population who are at risk of poverty or severely materially deprived or living in households with very low work intensity, where a person is only counted once even if recorded in more than one indicator.

Since 2011 *Social Justice Ireland* has published an regular reports analysing performance vis a vis these Europe 2020 goals. The most recent data indicate limited progress to date and that the 2020 target is unlikely to be achieved this year; it will take two to three more years for the definitive data to be made available by Eurostat. What is clear is that the austerity measures and broader policy initiatives which have been pursued in many EU countries have resulted in the erosion of social services and lead to the further exclusion of people who already find themselves on the margins of society. This is in direct contradiction to the inclusive growth focus of the Europe 2020 Strategy. As highlighted on page 3, we should take these failures seriously.

Chart 3: Poverty Rates Across the EU Countries, 2018 (Eurostat data)



Poverty in Ireland: Key Facts

Poverty Rate
14% of Ireland's Population

Poverty Number
680,000 people

Chart 4: Poverty Rate over time, 1994-2018

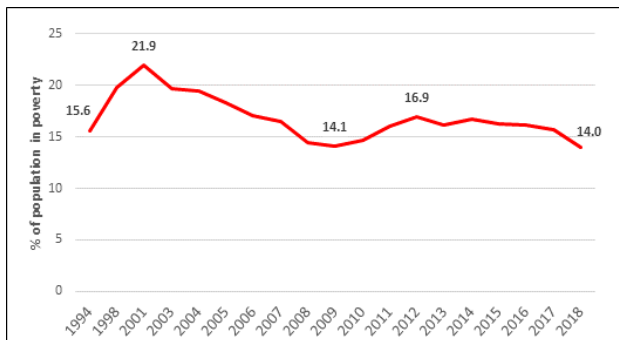


Chart 5: Poverty Numbers over time, 1994-2018

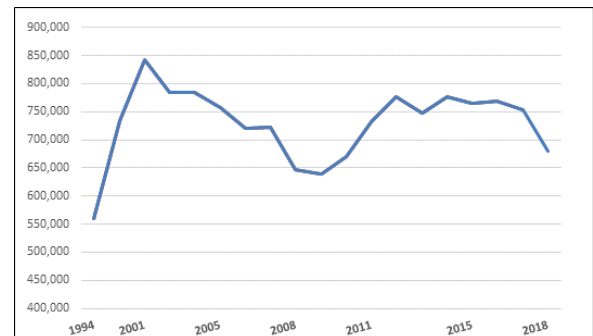


Table 3: Composition of Poverty, 2018

At work	16.1%
Unemployed	12.7%
Students/school	12.0%
On home duties	12.2%
Retired	9.5%
Ill/disabled	12.3%
Children (under 16 years)	23.7%
Others	1.5%
Total	100.0%

Table 4: Risk of each group being in Poverty, 2018

At work	5.1%
Unemployed	47.3%
Students/school	22.2%
On home duties	23.2%
Retired	12.3%
Ill/disabled	47.7%
Children (0-17 years)	15.9%
Overall population	14.0%

Chart 6: Deprivation Rate, 2005-2018



Chart 7: Poverty Risk by Region, 2018

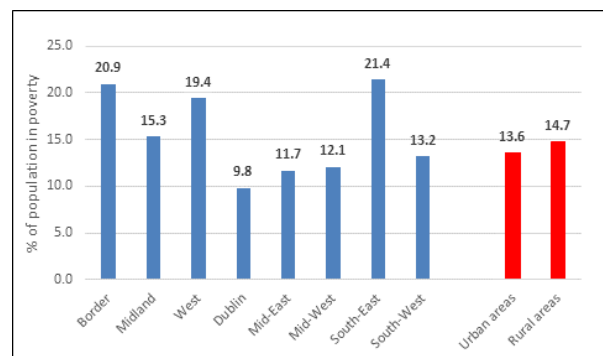


Table 5: The role of social welfare (SW) payments in addressing poverty

	2001	2004	2007	2010	2013	2018
Poverty pre SW	35.6	39.8	40.9	50.2	49.5	40.9
Poverty post SW	21.9	19.4	16.5	14.7	16.2	14.0
The role of SW	-13.7	-20.4	-24.4	-35.5	-33.3	-26.9

Sources for this page:

CSO SILC reports and online database
ESRI poverty Reports

Reducing Poverty: policy priorities

Social Justice Ireland believes that it should be a national priority to provide all with sufficient income to live life with dignity. This would require enough income to provide a minimum floor of social and economic resources in such a way as to ensure that no person in Ireland falls below the threshold of social provision necessary to enable him or her to participate in activities that are considered the norm for society generally.

If poverty rates are to fall in the years ahead, *Social Justice Ireland* believes that the following are required:

- increase in social welfare payments.
- equity of social welfare rates.
- adequate payments for children.
- refundable tax credits.
- decent rates of pay for low paid workers.
- a universal state pension.
- a cost of disability payment.

Social Justice Ireland believes that in the period ahead Government and policy-makers generally should:

Acknowledge that Ireland has an on-going poverty problem.

Adopt targets aimed at reducing poverty among particular vulnerable groups such as children, lone parents, jobless households and those in social rented housing.

Examine and support viable, alternative policy options aimed at giving priority to protecting vulnerable sectors of society.

Carry out in-depth social impact assessments prior to implementing proposed policy initiatives that impact on the income and public services that many low income households depend on. This should include the poverty-proofing of all public policy initiatives.

Recognise the problem of the 'working poor'. Make tax credits refundable to address the situation of households in poverty which are headed by a person with a job.

Support the widespread adoption of the Living Wage so that low paid workers receive an adequate income and can afford a minimum, but decent, standard of living.

Introduce a cost of disability allowance to address poverty and social exclusion of people with a disability.

Recognise the reality of poverty among migrants and adopt policies to assist this group. In addressing this issue also replace direct provision with a fairer system that ensures adequate allowances are paid to asylum seekers.

Accept that persistent poverty should be used as the primary indicator of poverty measurement and assist the CSO in allocating sufficient resources to collect this data.

Move towards introducing a basic income system. No other approach has the capacity to ensure all members of society have sufficient income to live life with dignity.

Acknowledge the failure to meet repeated policy targets on poverty reduction and commit sufficient resources to achieve credible new targets.

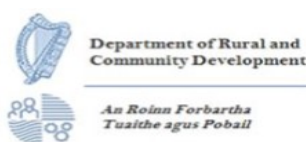
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All of these and many more of our publications specifically focused on poverty are available on our website at www.socialjustice.ie

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