

Poverty Focus

2022

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The current cost of living and energy crisis has made the challenge of making ends meet a feature of the day-to-day life for many households across Irish society and across much of the income distribution. They join those households on the lowest incomes who, through good and bad economic times, have struggled to live life on a low income.

One in every nine people in Ireland lives on an income below the poverty line (11.6% of the population). Based on the most recent Census data, this corresponds to almost 595,000 people.

In this publication, we focus on the nature and experiences 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. This year we pay particular attention to the group in our population who face the highest risk of experiencing poverty, those with long-term illnesses or disabilities.

CSO data for the period 2016-2021 demonstrate how the headline poverty rate in Ireland has fallen, driven in particular by increased supports to welfare dependent households. As we have highlighted for some time, targeted measures that prioritise those households with the least resources and the

most needs can yield welcome poverty reductions. However, these anti-poverty interventions need to be sustained; something that has been lacking in recent budgetary policy.

Understandably, the dramatic increases in energy costs and consumer prices dominate much of the short-term policy choices and debate in Ireland today. However, we should not take our eye off the underlying trends in the income distribution; one where there are small nominal increases in welfare alongside more pronounced increases in earnings and reductions in income taxation. These trends are likely to widen income divides in our population and push poverty upwards; just like it did in the late 1990s. 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.

This is why, following the announcement of Budget 2023, *Social Justice Ireland* continues to call on Government to increase core social welfare rates by the full €20 per week necessary to cover the cost of inflation as a move towards benchmarking social welfare rates. This requires the provision of an additional €8 per week to what was allocated in Budget 2023, in the Social Welfare Bill 2022.

Poverty Profiled: the main groups

Children (under 16 years): 23.3% of all in poverty

Workers: 16% of all in poverty

Those unable to work due to illness/disability: 15.7% of all in poverty

The Retired: 12.3% of all those in poverty

Students & school children (16 years+): 12.1% of all those in poverty

The Unemployed: 10.1% of all in poverty

Those fulfilling domestic tasks (e.g. parents & carers): 9% of all 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 current *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 May 2022 for the year 2021 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 2021 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,846 households and 12,291 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. Where possible, the data is subsequently verified anonymously using PPS numbers.

According to the CSO the median disposable income per adult in Ireland during 2021 was €25,264 per annum or €484.17 per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was €290.50 a week.

Updating this figure to 2022 levels, using published CSO data on the growth in average hourly earnings in the year to the end of quarter two in 2022 (+2.7 per cent) produces a relative income poverty line of €298.35 for a single person. In 2022, any adult below this weekly income level will be counted as being at risk 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”

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

Table 1: Minimum Disposable Income Required to Avoid Poverty in 2022		
Household containing:	Weekly line	Annual line
1 adult	€298.35	€15,568
1 adult + 1 child	€396.80	€20,705
1 adult + 2 children	€495.25	€25,842
1 adult + 3 children	€593.71	€30,980
2 adults	€495.25	€25,842
2 adults + 1 child	€593.71	€30,980
2 adults + 2 children	€692.16	€36,117
2 adults + 3 children	€790.62	€41,254
3 adults	€692.16	€36,117

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 €298.35 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 €196.91 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €98.45 (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 €90 below the poverty line, and the increase in Budget 2023 still leaves them €78 below.

2022 Focus: Ill and Disabled Face Highest Risk of Poverty

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 11.6 per cent in 2021 corresponds to almost 580,000 people living below the 60 per cent of median income poverty line in that year. Recent Census figures, which reported a higher population count would suggest the poverty count is nearer 595,000. Table 2 presents the count of the number of people in poverty in that year within various categories. Comparable figures are also presented for selected years over the last decade.

Recent, and very welcome, decreases in the headline poverty numbers hide a variety of experiences for different parts of the population.

The data in the table is particularly useful in the context of monitoring changes in the composition of poverty and framing anti-poverty policy. Recent changes in the headline poverty numbers – showing a very welcome decrease of 195,000 since 2012 – hide a variety of experiences for different parts of the population. Since 2012 poverty has fallen among the unemployed, children, students and those engaged in working in the home, but has risen among those who are retired and people who have a long-term illness or a disability that prevents them from working.

Poverty among those with long-term illness and disabilities

The group in Irish society with the highest risk of poverty are those who are unable to work due to long-term illness or disability. The latest SILC data report that 39.1 per cent of this group experience poverty. This group's at risk of poverty rate is eight times that of workers, three times that of the retired and three times that of children.

Over time, the situation of this group has notably varied; much like that for older people. Their 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 2015-2021, mark another increase.

As with other welfare dependent groups, these fluctuations parallel a period where policy first let the value of welfare support payments fall behind wage growth, before

ultimately increasing them to catch-up. It is a cruel and unnecessary cycle.

Social Justice Ireland believes that there is an on-going need for targeted policies to assist this group. Further investment in disability services and grants are essential, and so too is the provision of a weekly cost of disability payment. A recent report by Indecon (2021), commissioned by the Department of Social Protection, provides an estimate of the overall average annual cost of disability for Ireland. The report estimated that this ranges from €9,482 to €11,734 per annum (€180-€225 per week) with the cost estimates related to the severity of limitation and the type of disability. The report stresses how these estimates are averages across populations of individuals with potentially different needs, different circumstances and different costs. In the context of how policy should respond to these costs, the Indecon report notes that *“there is a need for the state to provide supports to individuals with disabilities via a range of supports including income supplements, needs assessed grants and direct service provision”*.

Social Justice Ireland believes that these new cost estimates highlight the need for a comprehensive policy response. 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. Doing so would also address the very high poverty rates among this group.

...a weekly cost of disability payment is needed and overdue

	2012	2015	2018	2021
Overall	776,335	764,111	650,838	581,334
Adults				
Employed	94,713	104,683	104,785	93,013
Unemployed	149,056	108,504	82,656	58,715
Retired	45,804	55,780	61,830	71,504
Long-term Ill/Disabled	56,672	64,185	80,053	91,269
Student, pupil	110,240	117,673	78,101	70,341
Fulfilling domestic tasks	120,332	113,088	79,402	52,320
Other	14,750	14,518	9,763	8,720
Children				
Children (under 16 yrs)	184,768	185,679	154,249	135,451
Children (under 18 yrs)	232,124	226,177	190,696	163,936

Source: Calculated using CSO SILC Reports (various years)

Sustainability of Recent Poverty Fall

The period from 2016 onwards has been one of notable decline in the level of poverty. This has seen the proportion of the population in poverty fall from 16.2 per cent in 2016 to a record low of 11.6 per cent in the latest SILC survey (see charts on p7). *Social Justice Ireland* warmly welcomes this progress. It reflects a dividend from Budget policy over the period which, for the most part, distributed resources more generously to welfare dependent households. Our consistent message in advance of these Budgets was to reverse the regressivity of previous policy choices and to prioritise those households with the least resources and the most needs.

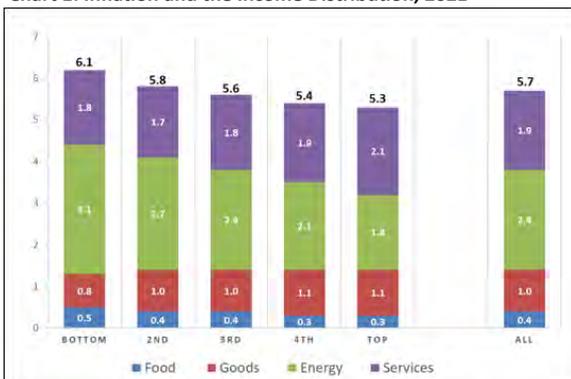
Our post-Budget analysis of the income distribution effects of Budgets from 2016-2021 highlights the larger gains experienced by welfare dependent households; trends that explain much of the reasons why the levels of poverty and income inequality have fallen in recent years. However, it is of concern that the analysis also reveals that the three most recent Budgets have shifted away from this approach; with permanent increases in income (via tax reductions and welfare changes) being greater for those with higher incomes. By implication, much of this recent progress will be reversed unless policy reasserts a focus on welfare increases and supports for those households on the lowest incomes.

Inflation and Poverty

The rapid increase in prices that emerged from mid-2021 and continues to persist poses particular challenges for low-income households. A Central Bank *Economic Letter* published in February 2022 found that the impact of inflation is greatest for those households in the bottom twenty percent (bottom quintile) of the income distribution – see Chart 1. Given that these lower income households spend a greater proportion of their income, compared to better off households, they are more exposed to price increases; and they also spend a greater proportion of their income on food and energy. Elsewhere, CSO SILC data highlights the concentration of individuals who are unemployed, long-term ill or disabled, living alone, and single parents in the bottom two deciles of the income distribution.

Targeted measures to support these households needs to be an essential part of the evolving policy response to the current experience of inflation—while recent responses related to energy costs are welcome, inflation is more widespread than energy costs and is having a pronounced effect on those with the lowest incomes.

Chart 1: Inflation and the Income Distribution, 2021



Source: Central Bank Economic Letter, February 2022

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); and it is expected that the forthcoming detailed results of Census 2022 will signal a continuation of this trend. 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 2021 figures show that 11.9 per cent of those aged above 65 years live in relative income poverty - about 71,000 pensioners.

Among all those in poverty, the retired have experienced the greatest volatility in their poverty risk rates. 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 driven by increases in old age pension payments, fuel allowances and living alone payments. While this lower risk of poverty is welcome, it remains a concern that so many of this county's senior citizens are living on so little.

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 4.4 per cent of those who are employed are living at risk of poverty – about 93,000 workers. Over time poverty figures for the working poor have shown limited 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.

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 2022*.

Hidden Poverty

The figures we examine on poverty in Ireland derive from the CSO's annual Survey on Income and Living Conditions (SILC). Although this provides an excellent insight into the lived experience of the Irish population, both at a point in time and over time, it does not provide the full picture. In particular, the SILC survey only captures those living in households. Therefore, it misses many groups in society who would be regarded as the poorest including those who are homeless, those in temporary accommodation (such as in hotels), and those living in institutions (such as prisoners, hospital patients, and those in Direct Provision). Among these groups there is 'hidden poverty' not captured by the annual statistics.

Poverty and Housing Costs

The effect of housing costs on the living standards of low income households is illustrated by new data released by the CSO as part of their SILC 2020 and 2021 reports. The data provide new insights into the scale of housing costs (rent and mortgage interest) many households face and highlights how dramatically these living costs reduce disposable income - see Table 3.

The results highlight how significantly housing costs impact on the living standards of renters and in particular low income families who live in accommodation provided by Local Authorities or receive social housing supports. Post housing costs, more than one in every two of these low income households have an income below the poverty line, this compares to one in five for the whole population and one in twelve for households who are owner occupiers. The CSO analysis also highlighted big increases in poverty for single parent households, people who are unemployed, and people with long standing illness or disabilities.

Social Justice Ireland welcomes the publication of these new poverty figures. They further illustrate the challenges low income households face and provide important insights into the effectiveness of current social housing supports and the impact of increases in private rental costs on the living standards of those in society with the lowest incomes

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.

The deprivation rate, which measures the number of people forced to go without at least 2 of 11 basic necessities examined by the CSO,

	Before	After
All population	11.6	19.0
Owner Occupiers		
all	8.2	9.3
with mortgage	5.2	7.2
Renters		
all	19.8	41.6
Local Authority tenants	36.9	50.5
with HAP, RAS, rent supplement	10.9	59.1
with no housing supports	9.7	29.6

Source: CSO SILC 2021

stood at 13.8 per cent of the population in 2021. This is equivalent to just over 690,000 people and is the lowest rate since 2008 (see Chart 5 p7). The most common deprivation items include: being unable to afford to replace worn out furniture, being unable to afford new (not second hand) clothes, being able to have family or friends for a drink/meal once a month, and having to go without heating at some stage in the past year.

Should recent policy intervention be insufficient, these indicators will be useful to track the impact on low income households of the current inflation and energy challenges.

Poverty and Public Services

Poverty impacts hardest on those experiencing it in their day-to-day lives. However, as a 2020 report by UCD academic Dr Micheál Collins for the SVP showed, poverty also imposes costs on society. The report found that each year the state spends €4.5bn dealing with the causes and consequences of poverty; money that could be used in many other ways if we succeeded in targeting and eliminating poverty.

Child Poverty - building long-term problems for people and society

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 2021 CSO *SILC* survey indicates that 13.6 per cent of children were at risk of poverty. This implies that in 2021 around 160,000 children lived in households that were experiencing poverty.

Recent years have seen long overdue and welcome improvements in Ireland’s child poverty rate; falling from 1 in 5 children to 1 in 7. However, the scale of this problem remains alarming. A recent Child Deprivation Module published by the CSO and based on *SILC 2021* indicated that children in single-parent households, households with no one in employment, and children in rented accommodation were most at risk of experiencing deprivation.

All of this has obvious implications for the education system, for the success of these children within it, for their job prospects and for Ireland’s economic potential in the long-term.

Investments made now, while expensive, will reap substantial rewards for individuals and society in the longer term.

Despite progress, our failure as a society to adequately engage with this issue, and drive substantial and permanent reductions in child poverty, is building long-term problems for people currently experiencing child poverty and for society in the decades to come. Investments made now, while expensive, will reap substantial rewards for individuals and society in the longer 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 issues 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.

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 - note these slightly differ from national definitions. The latest data available for all member states is for the year 2021 when the average risk of poverty in the EU-27 was 16.8 per cent.

As chart 2 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. In 2021, across the EU, the highest poverty levels were found in the recent accession countries and in some of the countries most impacted by the economic crisis one decade ago - Latvia, Romania, Bulgaria, Spain, Estonia, Italy and Lithuania. The lowest levels were found in Czechia (formerly the Czech Republic), Finland, Slovenia, Slovakia and Denmark. 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 prob-

lem. In 2021 the average EU-27 level implied that 73.7 million people live in poverty across all EU member states.

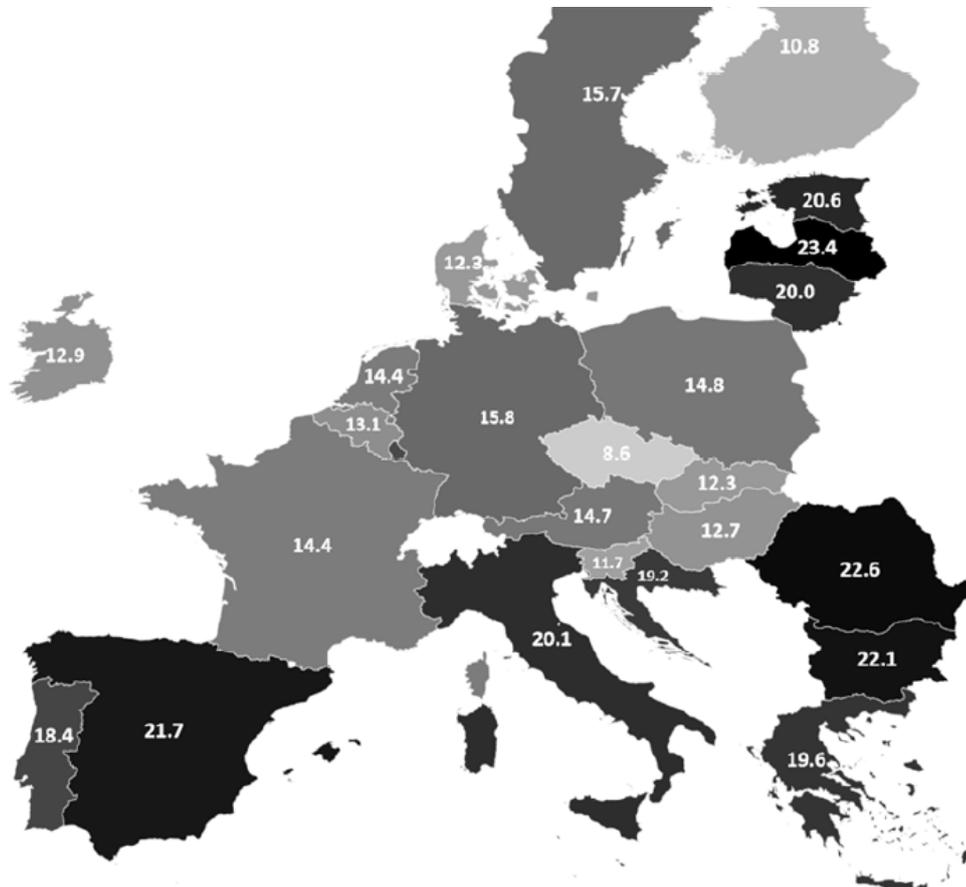
As part of the Europe 2020 Strategy, European governments adopted policies to target these poverty levels and used as their main benchmark the proportion of the population at risk of poverty or social exclusion. One of the five headline targets for this strategy aims to lift at least 20 million people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

This target is 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 regular reports analysing performance vis a vis these Europe 2020 goals. The most recent data indicate that by the end of 2019 (just before the pandemic struck) there had been limited progress towards the 2020 target.

Missing this headline target poses a challenge for European policy makers, one side-lined in the short term as the energy crisis and Ukraine war dominate. However, new commitments matched by actions, funding and progress are badly needed.

Chart 2: Poverty Rates Across the EU Countries, 2021 (Eurostat data)



Notes: The UK no longer provide data to Eurostat and is not included in the analysis. For reasons of scale, Cyprus (13.8%), Malta (16.9%) and Luxembourg (18.1%) do not show on the map.

Poverty in Ireland: Key Facts

Poverty Rate

11.6% of Ireland’s Population

Poverty Number

595,000 people

Chart 3: Poverty Rate over time, 1994-2021

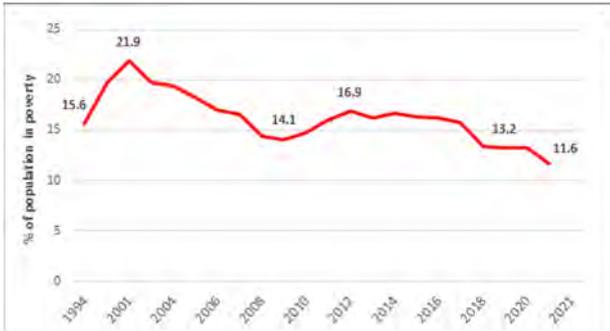


Chart 4: Poverty Numbers over time, 1994-2021

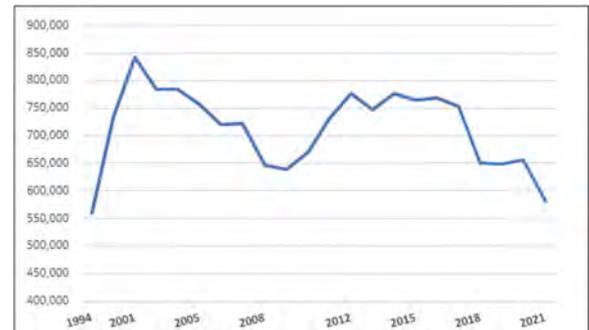


Table 4: Composition of Poverty, 2021

Employed	16.0%
Unemployed	10.1%
Retired	12.3%
Unable to work due to illness/disability	15.7%
Student, pupil	12.1%
Fulfilling domestic tasks	9.0%
Children under 16 years of age	23.3%
Other	1.5%
Total	100.0%

Table 5: Risk of each group being in Poverty, 2021

Employed	4.4
Unemployed	23.2
Retired	11.8
Unable to work due to illness/disability	39.1
Student, pupil	17.4
Fulfilling domestic tasks	19.5
Children (0-17 years)	13.6%
Overall population	11.6%

Chart 5: Deprivation Rate, 2005-2021

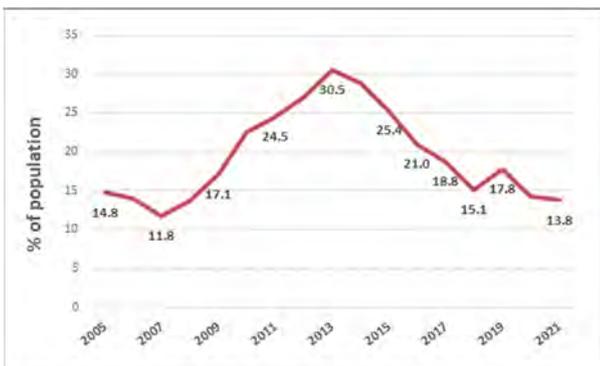


Chart 6: Poverty Risk by Age Group, 2021

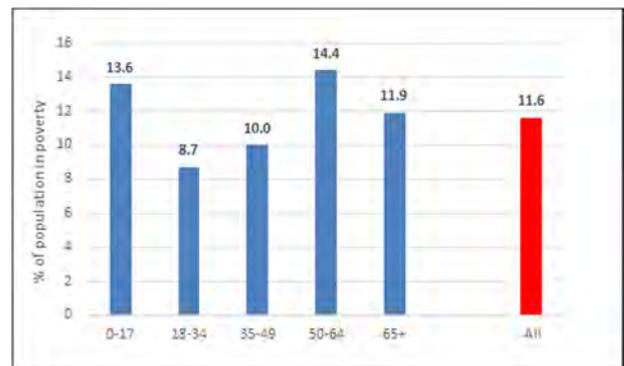


Table 6: The role of social transfer (welfare) payments in addressing poverty

	2020	2021
Poverty pre social transfers	36.5	38.6
Poverty post social transfers	13.2	11.6
The role of social transfers	-23.3	-27.0

Sources for this page:

CSO SILC reports and online database

See also Chapter 3 and Annex 3 of our annual Socio-Economic Review *Social Justice Matters*

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 further 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:

- Immediately provide for an additional €8 per week (€20 in total) in core social welfare rates in the Social Welfare Bill 2022.
- 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 a 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 the poverty and social exclusion of people with a long-term illness or disability.
- Recognise the reality of poverty among migrants and adopt policies to assist this group. Including the full implementation of the White Paper on the Elimination of Direct Provision.
- 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.
- Introduce a universal 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.

Recent Publications from *Social Justice Ireland*

Budget 2023 Analysis and Critique

Social Justice Matters Policy Brief—Public Services

Europe After Covid: Reversal or Renewal?

Housing Costs and Poverty 2022

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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Social Justice Ireland is an independent think-tank and justice advocacy organisation of individuals and groups throughout Ireland who are committed to working to build a just society where human rights are respected, human dignity is protected, human development is facilitated and the environment is respected and protected.

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