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Poverty Focus 2023

The ongoing cost of living 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.

The most recent CSO data highlight how one in every eight people in Ireland lives on an income below the poverty line (13.1% of the population). This corresponds to almost 670,000 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.

CSO data for the period 2016-2022 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 than has been lacking in recent budgetary policy.

This year we pay particular attention to the largest group in our society living below the poverty line - children. Child poverty is a reality for one in every seven children in Ireland, about 190,000 children; a stark statistic that raises major questions for fairness and progress. Despite some recent progress, our long-standing failure as a society to adequately engage with the issue of child poverty, and drive substantial and permanent reductions in it, is building longterm problems for people currently experiencing child poverty and for our society. Child poverty is essentially an issue of low income families and its prevalence highlights the scale of such households across the State.

Recent policy initiatives in this area represent some welcome steps, however this and the next Government need to prioritise and resource tackling child poverty.

Poverty Profiled: the main groups

Children (under 16 years): 24% of all in poverty Workers: 20% of all in poverty The Retired: 18% of all those in poverty Those unable to work due to illness/disability: 12% of all in poverty Those fulfilling domestic tasks (e.g. parents & carers): 12% of all in poverty Students & school children (16 years+): 8% of all those in poverty

The Unemployed: 7% of all in poverty

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 (income after taxes and 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 February 2023 for the year 2022 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 2022 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,660 households and 11,393 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.

When gathering income data, the SILC survey uses income from the year before the survey as the 'income reference period'. Therefore, the data published in the 2022 report refers to income levels in 2021. According to the CSO, the median disposable income per adult in Ireland during 2021 was $\pounds 26,257$ per annum or $\pounds 503.20$ per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was $\pounds 301.92$ a week.

Updating this figure to 2023 levels, using published CSO data on the growth in average hourly earnings in 2022 (+5.5 per cent) produces a relative income poverty line at the start of that year. In 2023 that figure is &318.53 for a single person; 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:	Table 1: Minimum Disposable Income Required to Avoid Poverty in 2023		
Household c	ontaining:	Weekly line	Annual line
1 adult		€318.53	€16,621
1 adult + 1 cl	nild	€423.64	€22,106
1 adult + 2 cł	nildren	€528.75	€27,590
1 adult + 3 cl	nildren	€633.87	€33,075
2 adults		€528.75	€27,590
2 adults + 1 o	child	€633.87	€33,075
2 adults + 2 d	children	€738.98	€38,560
2 adults + 3 o	children	€844.09	€44,045
3 adults		€738.98	€38,560

Source: Social Justice Ireland calculation based on CSO SILC and earning data

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 €318.53 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 \notin 210.23 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by \notin 105.11 (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 \notin 98 below the poverty line, and the increase in Budget 2024 still leaves them \notin 86 below.

2023 Focus: Children Living in 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 13.1 per cent in 2022 corresponds to almost 670,000 people living below the 60 per cent of median income poverty line in that year. 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 since 2012.

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 decrease of almost 110,000 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 working in the home, but has risen for workers, those who are retired and people who have a long-term illness or disability.

Tackling 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 2022 CSO *SILC* survey indicates that 15.2 per cent of children were at risk of poverty. This implies that in 2022 around 190,000 children lived in households that were experiencing poverty (see Table 2).

Recent years have seen long overdue improvements in Ireland's child poverty rate; falling from 1 in 5 children to 1 in 7. In particular,

these decreases have been driven by targeted welfare payments for families. However, the scale of this problem remains alarming. A 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.

The recent increased political focus on this issue (via the establishment of a Child Poverty and Well-Being Office in the Department of the Taoiseach, the launch of its 'Initial Programme Plan' 2023-25, and measures in Budget 2024) is welcome and overdue. *Social Justice Ireland* welcomes the identification of key areas for policy focus, including income levels and the cost and availability of services. Child poverty is essentially an issue of low income families and its prevalence highlights the scale of such households across the State. Consequently, child poverty solutions ...these new anti-child poverty ambitions must translate into actual measures that put more income in the pockets of poorer families and make the public services they rely on more available and more affordable.

hinge on issues such as adequate adult welfare rates, decent rates of pay and conditions for working parents, and adequate and available public services. Child benefit also remains a key route to tackling child poverty. It is of particular value to those families on the lowest incomes.

Given the slow and limited progress achieved by many previous antipoverty strategies, it is crucial that these new anti-child poverty ambitions translate into actual measures that put more income in the pockets of poorer families and make the public services they rely on more available and more affordable. Despite pre-Budget suggestions, the recent Budget 2024 offered little in terms of progress.

Ireland's long-standing failure as a society to adequately engage with the issue of child poverty, and drive substantial and permanent reductions in it, is building long-term problems for people currently experiencing child poverty and for society. Investments made now, while expensive, will reap substantial rewards for individuals and society in the longer term. This and the next Government need to prioritise and resource tackling child poverty.

Table 2: Poverty Levels Expressed in Numbers of People, 2012-2022				
	2012	2015	2020	2022
Overall	776,335	764,111	657,017	668,126
Adults				
Employed	94,713	104,683	137,317	132,957
Unemployed	149,056	108,504	63,731	45,433
Retired	45,804	55,780	60,446	122,267
Long-term III/Disabled	56,672	64,185	77,528	82,848
Student, pupil	110,240	117,673	71,615	52,114
Fulfilling domestic tasks	120,332	113,088	57,817	62,136
Other	14,750	14,518	15,111	10,022
Children				
Children (under 16 yrs)	184,768	185,679	173,452	160,350
Children (under 18 yrs)	232,124	226,177	201,047	187,743

Source: Calculated using CSO SILC Reports (various years)

Choices in Recent Budgets will Increase Poverty

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 13.1 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 trend in 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.

Poverty and Older People

According to the CSO's 2022 *Census Results* there were 726,232 people aged over 65 years in Ireland in 2022, an increase of almost 89,000 since the previous Census (2016). While detailed household composition data are not yet available, the previous Census (2016) found that more than a quarter of this group lived alone. When poverty is analysed by age the 2022 figures show that 19 per cent of those aged above 65 years live in relative income poverty - about 143,000 pensioners. They represent about one-fifth (21.4 per cent) of all those living below the poverty line in Ireland - see Table 3.

Table 3:	Composition of Poverty by age group, 2022			
Age group	of total in poverty	approximate count		
0-17	28.1%	188,000		
18-34	12.1%	81,000		
35-49	18.4%	123,000		
50-64	20.0%	134,000		
65+	21.4%	143,000		
Total	100.0%	668,000		

Source: Calculated using CSO SILC data

Among all those in poverty, those over 65 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 rapid increase in poverty rates, from almost one in ten pensioners in 2020 to double that in 2022. It is important to note that through policy choices, generally involving

changes to welfares incomes falling behind those for earnings, this group can frequently fall behind. The latest SILC data suggest that this is happening once again and highlights the need for proper indexation of all core welfare rates including the old age pension.

Poverty and Disability

Those not employed due to long-term illness or disability are one of the groups at highest risk of poverty with over one-third (35 per cent) classified as living on an income below the poverty line.

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 2015-2022, mark another notable 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 there is an on-going need for targeted policies to assist this group. 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 and we welcome recent moves to give greater policy consideration to this issue. However, implementing this necessary policy reform is overdue. 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.

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 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.

The Working Poor

Having a job is not, of itself, a guarantee that one lives in a povertyfree household. According to the latest CSO data 6 per cent of those who are employed are living at risk of poverty – about 130,000 workers. Despite welcome increases in employment, and much reduced unemployment, over time poverty figures for the working poor have shown limited movement (see Table 2 on p3), 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' are key as are those 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 2023.

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 reports. The data provide insights into the scale of housing costs (rent, mortgage interest) many households face and highlights how dramatically these living costs reduce disposable income. As a means of illustrating this, the CSO have calculated the proportion of the population with a disposable income below the standard national poverty line after they have paid their housing costs. These results can then be compared to the standard poverty rates - see Table 4.

Table 4:	Poverty Rates Before and After Housing Costs, 2022		
		Before	After
All population		13.1	21.9
Owner Occupiers			
all		8.7	9.5
with mortgag	e	4.2	5.9
Renters			
all		23.6	51.3
Local Authorit	ty tenants	35.8	57.5
with HAP, RAS	6, rent supplement	12.7	67.6
with no housi	ng supports	16.7	41.6

Source: CSO SILC 2022

The CSO's findings 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, 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 ten 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. We have addressed many more aspects of the housing crisis in chapter 6 of our annual Socio-Economic Review *Social Justice Matters 2023*.

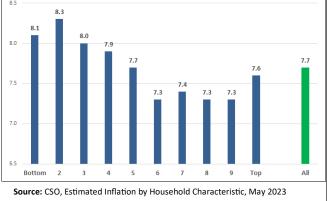
Low Income Households and the Cost-of-Living Crisis

The rapid increase in prices that emerged from mid-2021 and continues to persist poses particular challenges for low-income households. New data from the CSO, which combined its inflation data with that collected in the most recent Household Budget Survey, found that the impact of inflation is greatest for those households in the bottom four deciles of the income distribution. Chart 1 summarises the results for inflation over the 12 months to March 2023.

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. They are also very exposed to the nature of the current cost-of-living crisis as they also spend a greater proportion of their income on food and energy. As inflation persists, policy will need to more impactfully target these households and further assist with the growing living cost challenges they face.

Elsewhere, CSO SILC data highlights the concentration of individuals who are unemployed, long-term ill or disabled, living alone, single parents, retired and low income workers in the bottom four deciles of the income distribution. Targeted measures to support these households needs to be an essential part of the evolving policy response to the cost-of-living crisis. While the crisis has impacted the living standards of all households, it continued to have a pronounced effect on those with the lowest incomes who were already struggling to make ends meet.





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 scales are used - note these slightly differ from national definitions. The latest data available for all member states is for the year 2022 when the average risk of poverty in the EU-27 was 16.5 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 2022, 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 just over one decade ago - Bulgaria, Estonia, Latvia, Romania, Lithuania, Spain and Italy. The lowest levels were found in Czechia (formerly the Czech Republic), Slovenia, Hungary, Denmark and Finland. 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

Chart 2: Poverty Rates across EU Countries, 2022 (Eurostat data)

problem. In 2022 the average EU-27 level implied that 72.7 million people live in poverty across all EU member states.

A new set of 'Europe 2030 Social Targets' were adopted by EU governments in June 2022 with one of the three headline targets aiming to reduce the number of people at risk of poverty or social exclusion by at least 15 million, including 5 million children, by 2030 (using 2019 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.

While Social Justice Ireland regrets that the Europe 2030 targets have shifted its indicator focus away from an exclusive concentration on the 'at risk of poverty' rate, we welcome the continued attention at a European level to issues regarding poverty, deprivation and joblessness. However, the failure to reach the earlier 'Europe 2020' poverty targets underscores the need for more than token actions over the next 6-7 years. Also, it is worth noting that even if the EU 2030 target is achieved, it implies that 77 million Europeans would continue to experience poverty or social exclusion including 13 million children. Achieving the 2030 target would represent progress, but there would be a lot of work remaining.



Notes: The UK no longer provide data to Eurostat and is not included in the analysis. For reasons of scale, Cyprus (13.9%), Malta (16.7%) and Luxembourg (17.4%) do not show on the map.

Poverty in Ireland: Key Facts

Poverty Rate

13.1% of Ireland's Population

Chart 3: Poverty Rate over time, 1994-2022

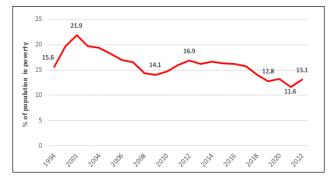
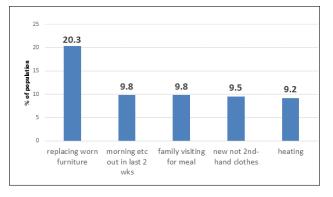


Table 5: Composition of Poverty, 2022			
Employed	19.9%		
Unemployed	6.8%		
Retired	18.3%		
Unable to work due to Illness/disability	12.4%		
Student, pupil	7.8%		
Fulfilling domestic tasks	9.3%		
Children under 16 years of age	24.0%		
Other	1.5%		
Total	100.0%		

Chart 5: Deprivation in 2022 - % of pop. unable to afford*



Poverty Number

670,000 people

Chart 4: Poverty Numbers over time, 1994-2022

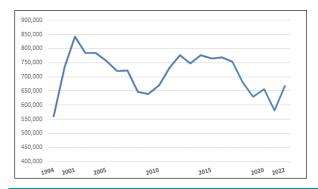


Table 6: Risk of each group being in Poverty, 2022		
Employed	5.8%	
Unemployed	35.6%	
Retired	19.1%	
Unable to work due to Illness/disability	35.2%	
Student, pupil	13.7%	
Fulfilling domestic tasks	23.8%	
Children (0-17 years)	15.2%	
Overall population	13.1%	



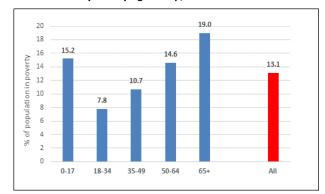


Table 7: The role of social transfer (welfare) payments in addressing poverty			
	2021	2022	
Poverty pre social transfers	38.6	36.7	
Poverty post social transfers	11.6	13.1	
The role of social transfers	-27.0	-23.6	

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* **Notes for this page:** * top five enforced deprivation items

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:

- 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 imple-

menting 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.

- Link the value of all core welfare payments to movements in average earnings, so that welfare dependent households do not fall behind.
- 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-costs linked 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 2024 Analysis and Critique

National Social Monitor—An End to Child Poverty?

Europe from Pandemic to Polycrisis

Tackling the Distributive effects of Budgets-2023 Edition

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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