

Poverty Focus

2024

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The problem of inequality has been persistent over many years, but the cost-of living crisis and inflationary pressures in recent years have again brought it into keener focus. Without social transfers, 34 per cent of the population would have been below the poverty line rather than 10.6 per cent in 2023. Such an underlying poverty rate suggests a deeply unequal distribution of direct income.

A report from Oxfam last year found that the two richest people in Ireland have more wealth than 50 per cent of the country's poorest combined, and the top 1 per cent of wealth-holders owns more than a quarter of the country's total wealth, at €232 billion. Analysis by Micheál Collins and Catherine Kavanagh, presented at Social Justice Ireland's conference "The Social Justice Movement – A Fifty Year View", in January 2024, demonstrates that income inequality has remained stubbornly stable over the past fifty years.

While the total value of income has increased, not much has changed about its distribution. The share of total household disposable income going to the top quintile

(20 per cent) of households between 1973 and 2022 has steadily remained between 40 and 45 per cent.

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 the working poor. almost 6 per cent of those who are at work are living at risk of poverty. Over time poverty figures for the working poor have remained more-or-less static, reflecting a persistent problem with low earnings. In 2023, almost 145,000 people in employment were still at risk of poverty. This is a remarkable statistic, and it is important that policy better recognises and addresses this problem. This and the next Government need to prioritise this issue and at a time of 'full employment', ensure coherent policy design ensuring good quality jobs and that work pays.

Poverty Profiled: the main groups

Children (under 16 years): 29.1% of all in poverty

Workers: 26% of all in poverty

The Retired: 10.6% of all those in poverty

Those unable to work due to illness/disability: 11.1% of all in poverty

Those fulfilling domestic tasks (e.g. parents & carers): 7.4% of all in poverty

Students & school children (16 years+): 8% of all those in poverty

The Unemployed: 6.6% 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 (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 March 2024 for the year 2023 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 2023 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,191 households and 10,199 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 2023 report refers to income levels in 2022. According to the CSO, the median disposable income per adult in Ireland during 2022 was €27,597 per annum or €528.88 per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was €317.33 a week.

Updating this figure to 2024 levels, using published CSO data on the growth in average hourly earnings in 2023 (+2.1 per cent) produces a relative income poverty line at the start of that year. In 2024 that figure is €323.99 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: Minimum Disposable Income Required to Avoid Poverty in 2024		
Household containing:	Weekly line	Annual line
1 adult	€323.99	€16,906
1 adult + 1 child	€430.91	€22,485
1 adult + 2 children	€537.83	€28,064
1 adult + 3 children	€644.74	€33,643
2 adults	€537.83	€28,064
2 adults + 1 child	€644.74	€33,643
2 adults + 2 children	€751.66	€39,222
2 adults + 3 children	€858.58	€44,801
3 adults	€751.66	€39,222

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 €323.99 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 €213.83 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €106.92 (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 €92 below the poverty line.

2024 Focus: Work and 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 10.6 per cent in 2023 corresponds to 559,850 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 over 216,000 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.

Working poor

Having a job is not, of itself, a guarantee that one lives in a poverty-free household.

Almost 6 per cent of those who are at work are living at risk of poverty. Over time poverty figures for the working poor have remained more-or-less static, reflecting a persistent problem with low earnings. In 2023, over 145,000 people in employment were still at risk of poverty. This is a remarkable statistic, and it is important that policy better recognises and addresses this problem.

Many working families on low earnings struggle to achieve a basic standard of living. Policies which protect the value of the minimum wage and attempt to keep those on that wage out of the income tax net 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 (FIS)) are also welcome; although evidence suggests that FIS had a very low take-up and as such this approach has questionable long-term potential. However, 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.

A recent report from Collins and Elliott O’Dare (2022) provided an updated insights into the scale and composition of low pay in Ireland. The research found that low pay was most common among: female workers; young workers; those in retail, hotels and security sectors; single parents; and those on temporary contracts. Looking at the house-

...The in-work poverty figure has remained consistently about 100,000 for several years now, indicating that in-work poverty is a trend which policy-makers and successive Governments have thus far failed to make any impact on.

hold level, the paper also found that a higher proportion of low paid employees are living in households that struggle financially, borrow for day to day living costs, and experience deprivation.

Living Wage

Improvements in the low pay rates received by many employees offers an important method by which levels of poverty and exclusion can be reduced. Paying low paid employees a Living Wage offers the prospect of significantly benefiting the living standards of these employees and we hope to see this new benchmark adopted across many sectors of society in the years to come.

Refundable Tax Credits

If a low income worker does not earn enough to use up their full tax credit then they will not benefit from any income tax reductions introduced by the Government in its annual budget. Making tax credits refundable would be a simple solution to this problem. It would mean that the part of the tax credit that an employee did not benefit from would be “refunded” to them by the state.

	2012	2015	2020	2023
Overall	776,335	764,111	643,827	559,850
Adults				
Employed	94,713	104,683	138,423	145,561
Unemployed	149,056	108,504	61,807	36,950
Retired	45,804	55,780	53,438	59,344
Long-term Ill/Disabled	56,672	64,185	66,314	62,143
Student, pupil	110,240	117,673	80,478	44,788
Fulfilling domestic tasks	120,332	113,088	59,876	41,429
Other	14,750	14,518	14,808	6,718
Children				
Children (under 16 yrs)	184,768	185,679	168,683	162,916
Children (under 18 yrs)	232,124	226,177	197,655	176,912

Source: Calculated using CSO SILC Reports (various years)

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.

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-quarter (27.3 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.

As with other welfare dependent groups, these fluctuations parallel a period where policy first let the value of welfare support pay-

Table 3: Average Additional Costs of Disability, € per year

	Lower Bound	Upper Bound
Average Cost of Disability - all types, all severities	9,482	11,734
By limitation - Severely Limited	13,159	16,284
By limitation - Limited	8,525	11,579

Source: Indecon (2021: 116)

ments 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 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 long 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.

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). 190,000 of them live alone and of those, more than 30,000 are aged over 85. When poverty is analysed by age the 2023 figures show that 8.8 per cent of those aged above 65 years live in relative income poverty - about 65,000 pensioners.

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 welfare incomes falling behind those for earnings, this group can frequently fall behind, highlighting the need for proper indexation of all core welfare rates including the old age pension.

Low Income Households and the Cost-of-Living Crisis

The rapid increase in prices that emerged from mid-2021 and whilst slowing, 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.

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.

Moving to Persistent Poverty

Social Justice Ireland is committed to using the best and most up-to-date data in its ongoing socio-economic analysis of Ireland. We believe that to do so is crucial to the emergence of accurate evidence-based policy formation. It also assists in establishing appropriate and justifiable targeting of state resources.

As part of the EU structure of social indicators, Ireland has agreed to produce an indicator of persistent poverty. This indicator measures the proportion of those living below the poverty line in the current year and for two of the three preceding years. It therefore identifies those who have experienced sustained exposure to poverty which is seen to harm their quality of life seriously and to increase levels of deprivation.

To date the Irish SILC survey has not produced any detailed results and breakdowns for this measure. We regret the unavailability of this data and note that there remain some sampling and technical issues impeding its annual publication. *Social Justice Ireland* believes that this data should be used as the primary basis for setting poverty targets and monitoring changes in poverty status. Existing measures of relative and consistent poverty should be maintained as secondary indicators. If there are impediments to the annual production of this indicator, they should be addressed and the SILC sample augmented if required. A measure of persistent poverty is long overdue and a crucial missing piece in society’s knowledge of households and individuals on low income.

Impact of Cost-of-Living Measures on Poverty

Without cost of living supports the at risk of poverty rate would have been 13 per cent. While these measures supported vulnerable households, particular people aged over 65, the majority of these

	2022	2023
At Risk of Poverty	12.5%	
Consistent Poverty	4.9%	
At Risk of Poverty including measures		10.6%
Consistent Poverty including measures		3.6%
At Risk of Poverty excluding measures		13.0%
Consistent Poverty excluding measures		4.4%

Source: CSO SILC 2023

measures are one off in nature. This makes today’s figures very concerning and points to the long term economic and social impact on households as these temporary measures wind down. In addition, inflation has meant that the real value of household income has fallen, which is very concerning for households reliant on fixed incomes.

The CSO SILC conducted analysis looking at the impact of cost of living measures by household composition in reducing poverty rates. They notes that largest impact was in single-adult households composed of one adult aged 65 years and over. In 2022, 41.3% of people living in these households were at risk of poverty. This rate dropped to 15.4% in 2023. Excluding cost-of-living measures their 2023 at risk of poverty rate would have been 36.0% in 2023.

Despite declining inflation, cost-of-living pressures remain a challenge for those on the lowest incomes. While the number at risk of poverty has fallen, the deprivation rate has actually risen to 913,717 people, reflecting the damaging impact cost-of-living pressures.

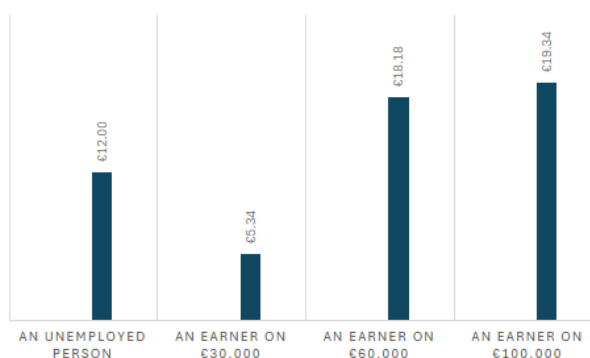
Choices in Recent Budgets will Increase Poverty

Budget 2025 again included a range of measures to address the ongoing cost of living crisis. The mixture of immediate measures, one-off payments and permanent changes to income tax and welfare payments were welcomed and for low income households, badly needed. In the immediate term, counting both the temporary and permanent measures, the Budget gave more resources to lower income households. However, once these temporary measures are discontinued, (February 2025) what is left are the permanent changes to income taxes and welfare. These Budget 2025 decisions have skewed resources in favour of higher income individuals and households.

In particular, the Budget has provided least for the large cohort of lower income workers; those earning above the minimum wage but below annual income levels that allow them to experience much of the value of the income tax changes. A group earning around €15 to €20 per hour (€30,000 to €40,000 per annum). Year after year this large group of workers hears of ‘gains’ from the Budget but experiences little if any of them; something that cannot persist both due to its distributive effects and the socio-political reality that we can-

not keep ignoring these workers and families. Chart 1 illustrates the distributive outcomes in average weekly gains from Budget 2025 for single people.

Chart 1: Budget’s permanent changes to taxes and welfare deliver average weekly gains for single people.



Source: Social Justice Ireland, Budget Choices 2025.

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 2023 when the average risk of poverty in the EU-27 was 21.4 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 2023, 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, Greece, Estonia, Latvia, Romania, Lithuania, Spain and Italy. The lowest levels were found in Czechia (formerly the Czech Republic), Slovenia, Poland, 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

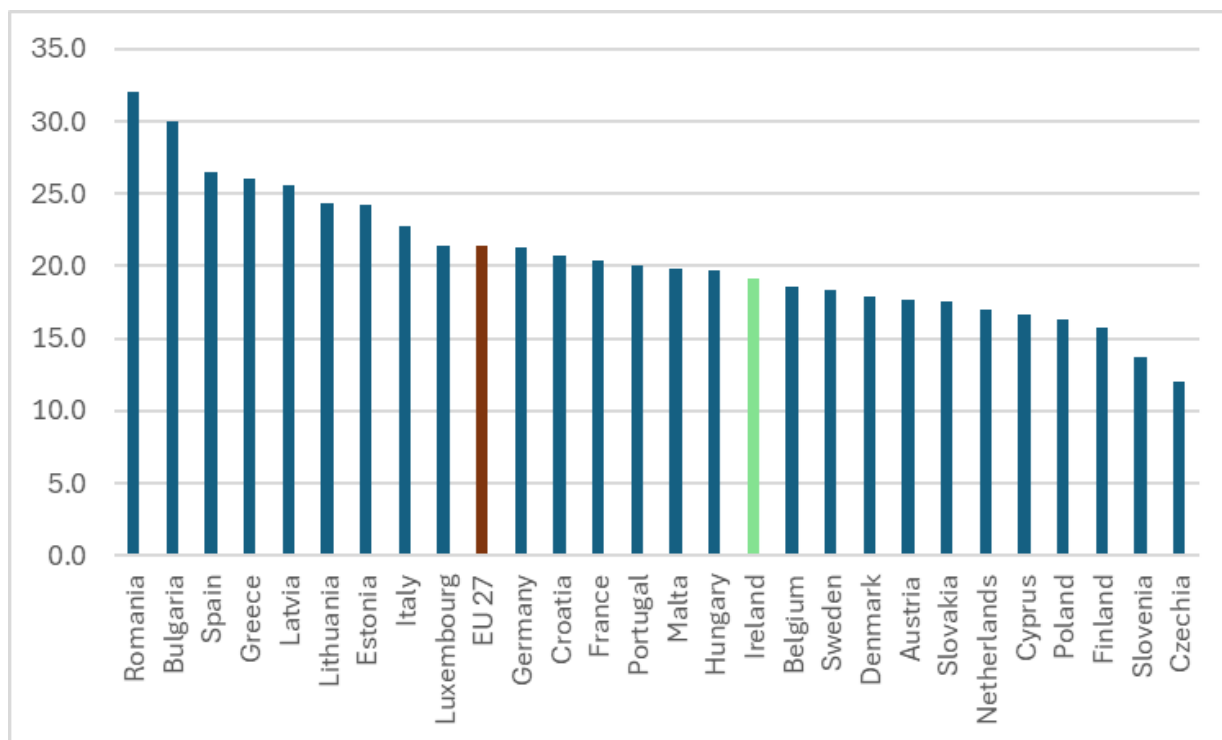
EU-wide problem. In 2023 the average EU-27 level implied that 94.6 million people live in poverty across all EU member states.

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.

Chart 2: Poverty Rates across EU Countries, 2023 (Eurostat data)



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

10.6% of Ireland's Population

Poverty Number

559,850 people

Chart 3: Poverty Rate over time, 1994-2023

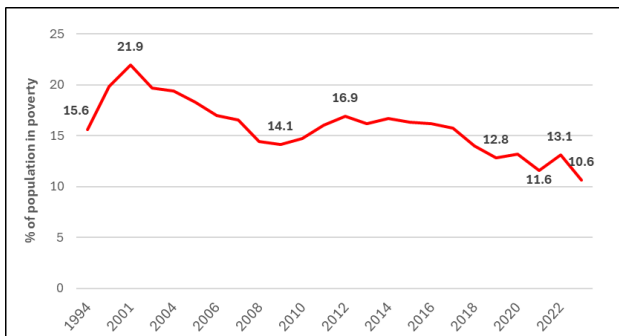


Chart 4: Poverty Numbers over time, 1994-2023

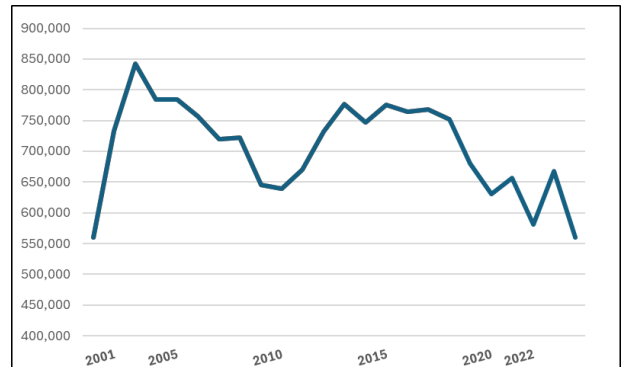


Table 5: Composition of Poverty, 2023

Employed	38.0%
Unemployed	15.2%
Retired	9.0%
Unable to work due to illness/disability	9.0%
Student, pupil	12.5%
Fulfilling domestic tasks	13.5%
Children under 16 years of age	3.4%
Other	0.8%
Total	100.0%

Table 6: Risk of each group being in Poverty, 2023

Employed	5.8%
Unemployed	25.5%
Retired	8.8%
Unable to work due to illness/disability	27.3%
Student, pupil	12.7%
Fulfilling domestic tasks	16.6%
Children (0-17 years)	3.3%
Overall population	10.6%

Chart 5: Deprivation in 2023 - % of pop. unable to afford*

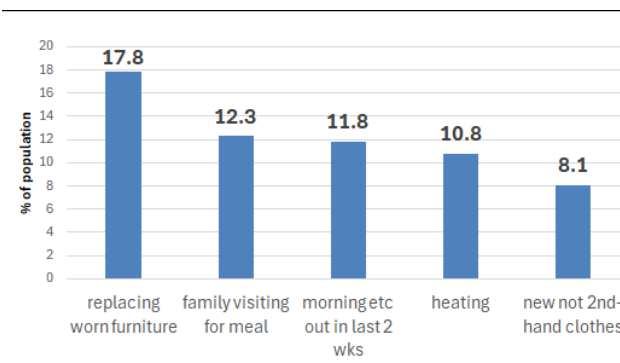


Chart 6: Poverty Risk by Age Group, 2023

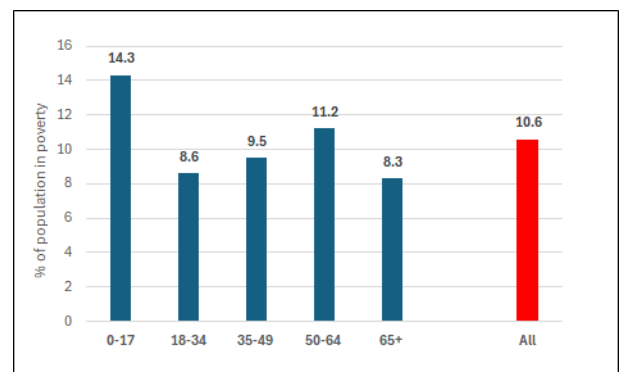


Table 7: The role of social transfer (welfare) payments in addressing poverty

	2022	2023
Poverty pre social transfers	36.7	34.1
Poverty post social transfers	13.1	10.6
The role of social transfers	-23.6	-23.5

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 ambitious and credible new targets.

Recent Publications from *Social Justice Ireland*

[Delivering a Just Transition for Ireland: policy options](#)

[National Social Monitor—Care](#)

[Budget Choices 2025](#)

[Tackling the Distributive effects of Budgets—2024 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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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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