



# BRIEFING ON 2022 INCOME AND POVERTY DATA

March 2023

In February 2023 the Central Statistics Office published the [Survey of Income and Living Conditions \(SILC\) for 2022](#). This Survey provides us with important information on income, poverty, and inequality in Ireland and the groups most impacted. It also helps us to see how Ireland is progressing towards its poverty target of reducing consistent poverty to 2% or less by 2025 which was adopted in the Roadmap for Social Inclusion 2020-2025. This is a roll-over of the same target that was previously set for 2020.

## Key points: Survey of Income and Living Conditions 2022

### Income

- The median disposable income for individuals in 2022 was €26,257<sup>1</sup>. This is the median (middle) disposable income after tax, which also takes account of differences in household size and the number of adults and children.

### At Risk of Poverty

- In 2022, 13.1% of the population were living below the poverty line (or were at risk of poverty) as they had an income that was less than 60% of the median disposable income, so €15,754 per annum or €301.91 per week, an increase of €11.68 from 2021. This is over 671,000 people.
- Without the provision of COVID-19 income supports, 20.5% or more than one in five people would have been at risk of poverty.
- Over one third (35%) of those who were unemployed and those unable to work due to long-standing health problems had incomes below the poverty line.
- By household composition, the at risk of poverty rate was highest in one adult households with one adult 65 years and over at 33.6%, one adult aged less than 65 years at 32% and lone parent households at 23.8%.
- Those who were renting or rent free<sup>2</sup> were at greater risk of poverty (23.6%) than those who owned their own homes (8.7%).
- Regarding the impact of housing costs, over one in five (21.9%) of people were at risk of poverty after deducting rent and mortgage interest. When rent is deducted from disposable income, more than half (57.5%) of people living in Local Authority accommodation, and two thirds (67.6%) of those living in accommodation rented with other forms of social housing supports such as the Housing Assistance Payment (HAP), Rent Supplement and the Rental Accommodation Scheme (RAS), would have been at risk of poverty.

### Enforced Deprivation

- Enforced deprivation refers to those who cannot afford two or more of the eleven items considered essential<sup>3</sup>. In 2022, 17.7% of the population or over 906,500 people experienced enforced deprivation. This was up significantly from 13.8% in 2021.

<sup>1</sup> The incomes for SILC 2022 relate to the year 2021

<sup>2</sup> Renting or rent free includes: rent free, rented from a Local Authority, rented using other forms of social housing support and rented without housing supports

<sup>3</sup> Two pairs of strong shoes; A warm waterproof overcoat; Buy new (not second-hand) clothes; Eat meal with meat, chicken, fish (or vegetarian equivalent) every second day; Have a roast joint or its equivalent once a week; Had to go without heating during the last

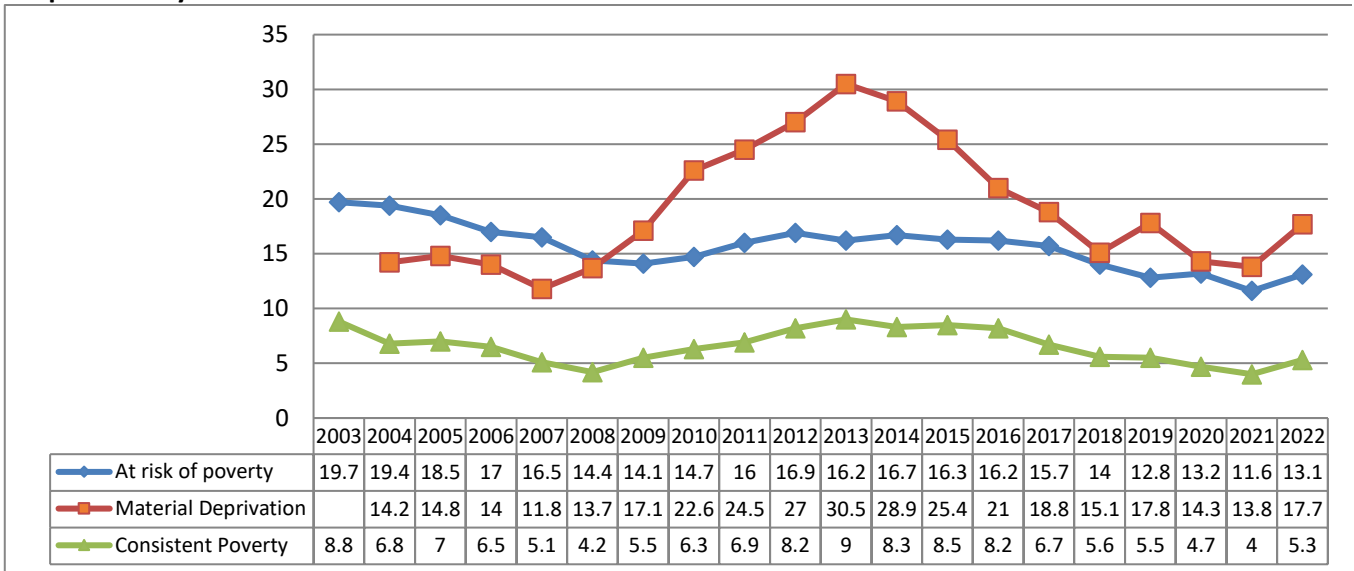
- Almost half (48.6%) of those who are unemployed were in deprivation as were 44.3% of those who were unable to work due to long-standing health problems and 43.5% of lone parent households.

**Consistent Poverty**

- Consistent poverty refers to those who are both at risk of poverty and who experience enforced deprivation. In 2022, 5.3% or one in twenty of the population were in consistent poverty, up from 4% in 2021. This is over 271,500 people.
- One in five or 19.7% of those unable to work due to long-standing health problems were in consistent poverty.
- One in five (19.7%) of those in consistent poverty were in work.
- The Roadmap for Social Inclusion aims to reduce the national consistent poverty rate to 2% or less and to make Ireland one of the most socially inclusive States in the EU by 2025.



**Graph: Poverty Levels 2003-2022**



**Source:** CSO Survey of Income and Living Conditions

**Note:** Change in how income is calculated from 2020 makes at-risk and consistent poverty data not fully comparable to data before this.

year through lack of money; Keep the home adequately warm; Buy presents for family or friends at least once a year; Replace any worn out furniture; Have family or friends for a drink or meal once a month; Have a morning, afternoon or evening out in the last fortnight for entertainment

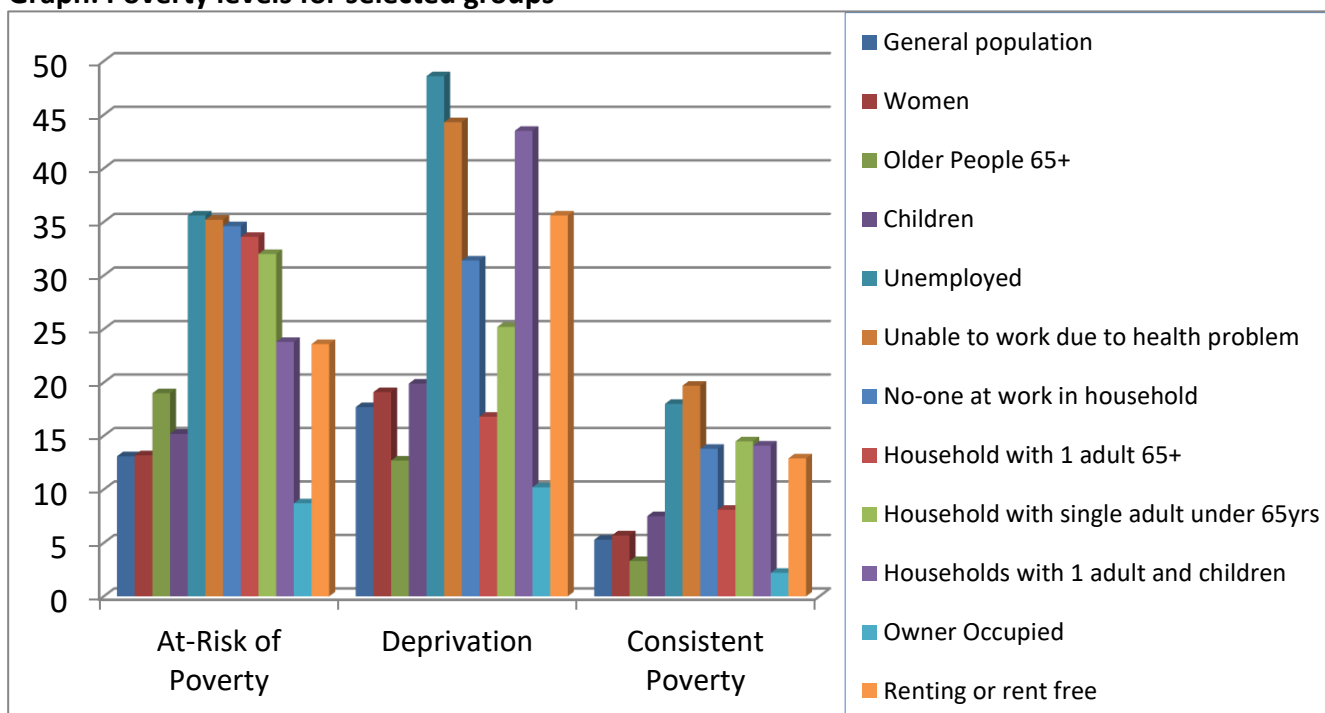
## Poverty levels among different groups in society

The Report highlights the level of poverty among different groups in society with some experiencing higher levels of poverty than the general population including those who are unemployed, lone parent households, unable to work due to long-standing health problems, and households with one adult under 65 years, with no-one at work and where someone is renting or living rent free. A significant change from previous years was the increase in poverty for those living alone who are 65 years and over. **This is highlighted in the table and graph below.** However, due to the size of the population used in the survey it does not include the poverty levels among groups such as Travellers, Roma, migrants, and other ethnic minorities or those who are homeless, and it cannot tell us what the impact of poverty has on people or communities, including disadvantaged socio-economic communities.

<i>Table: Poverty levels for selected groups</i>	<b>At Risk of Poverty</b>	<b>Enforced Deprivation</b>	<b>Consistent Poverty</b>
General population	13.1%	17.7%	5.3%
Women	13.2%	19.1%	5.7%
Older people 65+	19%	12.7%	3.3%
Children	15.2%	19.9%	7.5%
Unemployed	35.6%	48.6%	18%
Employed	5.8%	12.7%	2.3%
Unable to work due to long-standing health problems	35.2%	44.3%	19.7%
Lone parent households	23.8%	43.5%	14.1%
Household with one adult 65yrs and over	33.6%	16.8%	8.1%
Household with one adult under 65yrs	32%	25.2%	14.5%
Household with no-one at work	34.6%	31.4%	13.8%
Household where someone is renting or living rent free	23.6%	35.6%	12.9%
Household in owner occupied accommodation	8.7%	10.2%	2.2%

A full table is available on CSO SILC 2022 (Table 3.1)

**Graph: Poverty levels for selected groups**



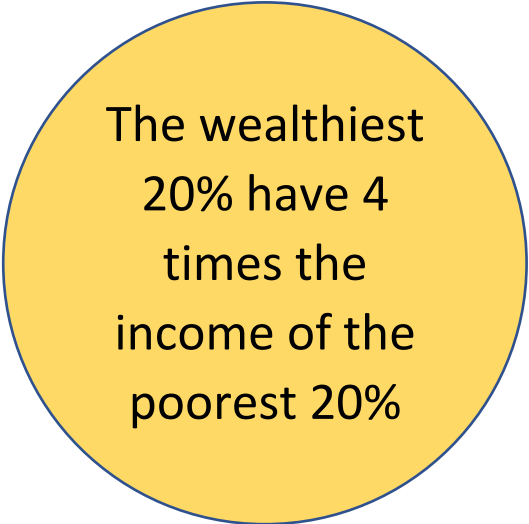
## Difficulty making ends meet

In November 2022, along with its information on enforced deprivation, the CSO published information on the difficulty people reported on making ends meet. It shows the following:

- Half of households (50.8%) said they had at least some difficulty in making ends meet in 2022, compared with 42% of households in 2021 and 5.6% of households had great difficulty.
- Three out of four households with one adult and children had some difficulty in making ends meet, with one in ten having great difficulty. Around one in five were in arrears with rent or mortgage costs (18.2%), utility bills (21.5%) and hire purchase instalments or other repayments (19.6%).
- Of the households with housing costs three in ten (31.1%) regard housing costs as a heavy financial burden, compared with 23% in 2021.
- By tenure, seven in ten (69.4%) of rented or rent-free households have at least some level of difficulty in making ends meet, with one in ten (10.5%) having great difficulty. Four in ten (42.3%) of owner-occupied households had some difficulty.
- Almost one in ten (9.3%) households making mortgage or rent payments failed to make one or more payments on time in the past 12 months.
- Of households that pay rent, 16.2% reported that they did not pay their rent on time on at least one occasion in the last 12 months due to financial difficulties. Of owner-occupied households with an outstanding mortgage, 5.3% reported that on at least one occasion they did not pay their mortgage on time, due to financial difficulties in the last 12 months.

## Inequality

- Looking at the distribution of income, the poorest 20% of the population had 9.4% of the nation's equivalised disposable income, while the richest 20% had 37.3%. This results in a quintile share ratio of 4 in 2022, up from 3.8 in 2021.
- The Gini coefficient measures income equality across the entire income distribution. A Gini coefficient value of 0% means perfect equality, indicating that income is distributed equally amongst all persons. A Gini Coefficient of 100% indicates perfect inequality where all the income is held by one person. In 2022 the Gini coefficient was 28%, up from 27% in 2021.



The wealthiest 20% have 4 times the income of the poorest 20%

## Conclusions

1. Poverty and inequality levels increased between 2021 and 2022 and people are facing even greater challenges in making ends meet. The data shows that those who were unemployed, those unable to work due to long-standing health problems and lone parent households continue to experience higher levels of poverty. Single adult households where the adult is under 65 years of age, and increasingly those with adults 65 and over, also experience high levels of poverty. Many groups, known to experience high levels of poverty, are not captured in the SILC data.
2. The Government is in the process of completing a review of the Roadmap for Social Inclusion 2020-2025. The outcome of this review must ensure that the measures included in the Roadmap are adequate to achieve its aim of reducing the level of those in consistent poverty to 2% or less by 2025, and that these measures are implemented.
3. Tackling the root causes of poverty can only be achieved in any effective way through the implementation of a genuinely integrated strategy across all relevant policies. This includes economic, social and environmental policy. It must ensure that everyone has access to an adequate income, quality services and the opportunity to access a decent job. It must also involve proofing all relevant policy for its impact on poverty and give an effective and meaningful voice to those impacted by poverty in how policies are developed and implemented.
4. SILC 2022 shows the importance of income supports, and particularly COVID-19 income supports in preventing people from being pushed into poverty. However, many in society still have an income that is not adequate to meet the cost of living or to enable them to live with dignity. As a priority the Government needs to ensure that everyone has access to an adequate income, whether this is from work or social welfare, or a mix of both. The Government must also tackle the long-term drivers of the cost of living, including the cost of services such as housing, alongside tackling the current immediate drivers such as energy and fuel.

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- The full CSO Survey of Income and Living Conditions 2022 is available [here](#).
  - The EAPN Ireland's press statement following its publication can be found [here](#).



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### EUROPEAN ANTI-POVERTY NETWORK (EAPN) IRELAND



The Mission of EAPN Ireland is to put the eradication of poverty at the top of the Irish and European policy agenda and empower groups working to end poverty to understand and influence policy-making. It has almost 170 members, which are mainly national and local anti-poverty groups, and is the Irish member of the European Anti-Poverty Network.

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