



European Anti-Poverty Network (EAPN) Ireland

Briefing on 2024 Income and Poverty Data

APRIL 2025

INTRODUCTION

In March 2025 the Central Statistics Office published the [Survey on Income and Living Conditions \(SILC\) for 2024](#) (SILC). 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 ON INCOME & LIVING CONDITIONS 2024

- The at-risk of poverty levels increased from 10.6% in 2023 to 11.7% in 2024. While the levels of deprivation reduced from 17.3% to 15.7% in the same period, there was an increase in consistent poverty, which is the experience of deprivation among those people who were at-risk of poverty. This increased from 3.6% in 2023 to 5% in 2025.

618,380
people at
risk of
poverty

829,792
people
experiencing
deprivation

264,265
people in
consistent
poverty

INCOME

- The median disposable income for individuals^[1] in 2024 was almost €30,000^[2]. This is an increase of €2,399 (8.7%) from 2023. However, when inflation is taken into account the real value of this increase was 2.2%.

AT RISK OF POVERTY

- The at risk of poverty threshold increased to just under €18,000 in 2024. This is the 60% poverty line. The poverty line was €344.92 per week an increase of €27.60 since 2023.
- In 2024, 11.7% or over 618,000 of people were at risk of poverty in 2024, up from 10.6% in 2023, but lower than 12.5% in 2022.
- Without the cost-of living measures 14.1% would have been at-risk of poverty.
- At risk of poverty rate for children was 15.3%. One in three of those who were unemployed (34.1%) and those unable to work due to a long-standing health problems (32.5%) were at-risk of poverty.
- Around one quarter of those in households with a single adult were at-risk of poverty in 2024 including households with single adults aged 65 and over (25.9%), single adults under 65 (24%) and lone parent families (24.2%).
- Three in ten (30.2%) of those at-risk of poverty were children despite only making up 23% of the population.
- Whether someone owned their own home or was renting or living rent free^[3] is a major determinant of whether someone is in poverty. In 2024 those renting or living rent free (21.8%) were three time more likely to be at-risk of poverty than those who owned their home (7.3%).
- Housing costs are a major factor in putting people at risk of poverty. If the cost of rent and mortgage interest were deducted from people's income the at risk of poverty rate would be 17.9% in 2024, instead of 11.7%. Two in five (40.6%) of those that stated they lived in rented or rent-free accommodation would have been at risk of poverty after their rent is deducted, compared to 21.8% beforehand. After rent deductions at-risk of poverty would have been 43.4% for those renting from a Local Authority, 57.3% for 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), and 35.5% for people living in accommodation rented without housing supports.

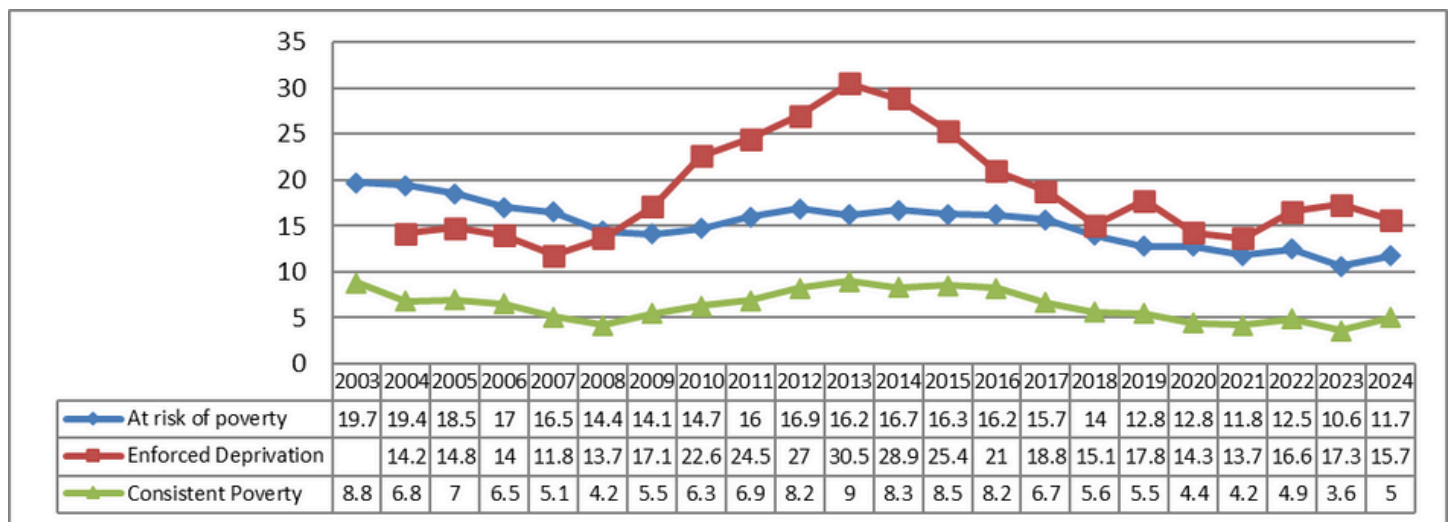
ENFORCED DEPRIVATION

- The percentage of people living in enforced deprivation decreased from 17.3% in 2023 to 15.7% (almost 830,000 people) in 2024. This is those who could not afford at least two of eleven essential items.^[4] It was 16.6% in 2022 and 13.7% in 2021.
- While deprivation fell for some groups and remained the same for some it increased for lone-parent households who had children under 18 years of age, increasing from 41.4% in 2023 to 46.3% in 2024 and for households with two adults under 65 years (12.4% to 17.6%).
- Other groups with high deprivation levels included those unable to work due to long-standing health problems (38.5%); those who were unemployed (37.8%); and those living in rented or rent-free accommodation (31.5%).
- Over one in five children (21.2%) was in enforced deprivation
- Over one in ten of those in work experienced deprivation and they made up well over one third (35.9%) of those who experienced enforced deprivation in 2024, up from 33.3% in 2023 and 32.7% in 2022.

CONSISTENT POVERTY

- Consistent poverty refers to those who are both at risk of poverty and who experience enforced deprivation. The Government target is to reduce consistent poverty to 2% or less by 2025.
- Consistent poverty increased from 3.6% in 2023 to 5.0% or one if twenty people in 2024. This is over 264,000 people and the highest since 2019. It was 4.9% in 2022 and 4.2% in 2021.
- There was a big increase in consistent poverty among children, increasing from 4.8% in 2023 to 8.5% in 2024. Children make up almost four in ten (38.9%) of all those in consistent poverty.
- Among other groups consistent poverty was highest for those who were unemployed (18.9%), those unable to work due to long-standing health problems (19%) and lone parent households (11%).
- Over one in eight of those renting or rent free (12.5%) were in consistent poverty compared to 1.7% of those who owned their home. Those renting or living rent free make up over three quarters (76%) of those in consistent poverty.

Graph: Poverty Levels 2003-2024



Source: [CSO Survey of Income and Living Conditions 2023](#) (Note: Change in how income is calculated from 2020 makes at-risk and consistent poverty data not fully comparable to data before this.)

POVERTY LEVELS AMONG DIFFERENT GROUPS IN SOCIETY

The Survey of Income and Living Conditions (SILC) highlights the level of poverty among different groups in society with some experiencing higher levels of poverty than the general population. This includes children, those who are unemployed or unable to work due to long-standing health problems, lone parent households and households with no-one at work, which have just a single adult under 65 years of age, and where someone is renting or living rent free. **This is highlighted in the table and graph below.** However, it is important to highlight that SILC it does not include the poverty levels among groups such as Travellers, Roma, migrants, and other ethnic minorities, disabled people specifically or those who are homeless, and it cannot tell us what the impact of

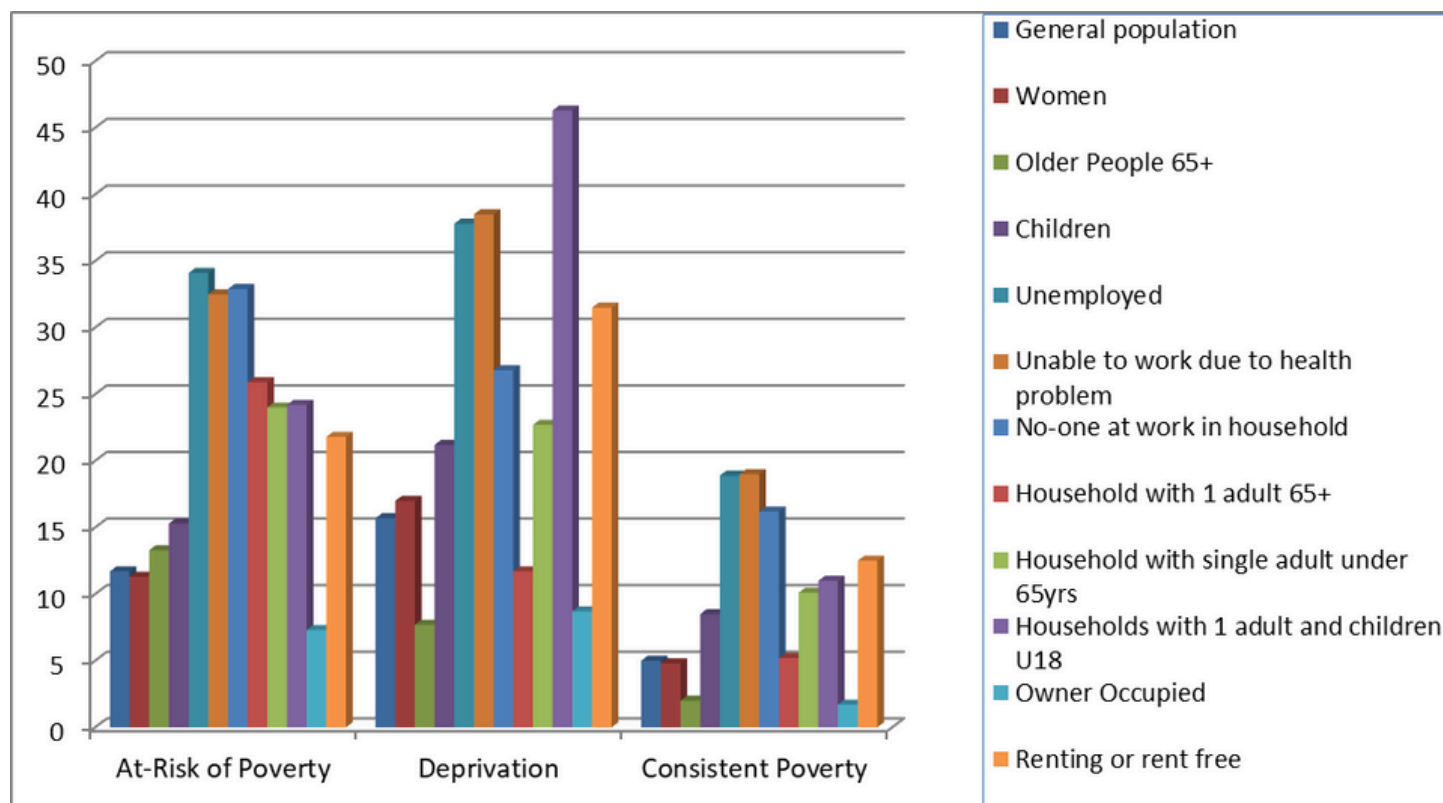
poverty has on people or communities, including disadvantaged socio-economic communities. The [Poibal HP Deprivation Index](#) uses census information to understand deprivation at local area level across the country.

Table: Poverty Levels for Selected Groups

Table: Poverty levels for selected groups	At Risk of Poverty	Enforced Deprivation	Consistent Poverty
General population	11.7%	15.7%	5%
Women	11.3%	17%	4.8%
Older people 65+	13.3%	7.7%	2%
Children	15.3%	21.2%	8.5%
Unemployed	34.1%	37.8%	18.9%
Employed	5.4%	11.6%	1.7%
Unable to work due to long-standing health problems	32.5%	38.5%	19%
Lone parent households with children under 18	24.2%	46.3%	11%
Household with one adult 65yrs and over	25.9%	11.7%	5.2%
Household with one adult under 65yrs	24%	22.7%	10.1%
Household with no-one at work	24.8%	17.6%	7.8%
Household where someone is renting or living rent free	21.8%	31.5%	12.5%
Household in owner occupied accommodation	7.3%	8.7%	1.7%

A full table is available on [CSO SILC 2024](#) (Table 5.1)

Graph: Poverty Levels for Selected Groups



DIFFICULTY MAKING ENDS MEET & EXPERIENCING FINANCIAL BURDEN

As part of a [separate publication on enforced deprivation for 2024](#) the CSO published information on the difficulty people reported on making ends meet, in arrears on bills, and experiencing a financial burden.

- Almost half of households (46.2%) said they had at least some difficulty in making ends meet in 2024, compared with 47.8% of households in 2022 and 50.4% in 2021. 5.6% had great difficulty, down from 6.4% in 2023.
- In 2024, 8.3% of households with utility bills failed to make one or more payments on time in the past 12 months, 10% of renting households failed to make two or more rental payments on time in the past year, and 8.9% of households making hire purchase instalments or other loan payments failed to make one or more payments on time in the past 12 months. These have all increased by around 1% from 2023.
- Almost three quarters (73.0%) of single-adult households with children under 18 years experienced at least some level of difficulty in making ends meet, with 21.5% having great difficulty. Around one in four were in arrears with rent or mortgage costs (25.6%), utility bills (21.5%), almost one in four in ten (38.7%) had arrears on utility bills and one in four (24.0%) had hire purchase instalments or other loan payment arrears.
- By tenure status, more than six in ten (62.8%) rented or rent-free households had at least some level of difficulty in making ends meet, with over one in ten (10.7%) having great difficulty,

down from 14.2% in 2023, but higher than 9.6% in 2022. The percentage of owner-occupied households that experienced great difficulty in making ends meet in 2024 was 3.2%.

- In 2024 almost one in eight (14.2%) of households paying rent failed to make one or more payments on time in the past year and 16.5% failed to make one or more utility bill payments on time compared to 4.6% for owner-occupied households.
- In 2024, of households experiencing enforced deprivation, nine in ten (91.1%) had at least some difficulty in making ends meet, with 27.5% having great difficulty.
- Of the households with housing costs three in ten (29.5%) regard housing costs as a heavy financial burden, almost unchanged from 2023, but up from 23.1% in 2021. More than half (54.4%) of single-adult households with children regarded housing costs as a heavy burden.

INEQUALITY

- Looking at the distribution of income, the poorest 20% of the population had 9.7% of the nation's equivalised disposable income, while the richest 20% had 36.6%. This results in a quintile share ratio of 3.8 in 2024, unchanged from 2023.
- 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 2024 the Gini coefficient was 26.9%, a reduction from 27.5% in 2023.



**The wealthiest
20% have 3.8
times the
income of the
poorest 20%**

CONCLUSIONS

1. The poverty data for 2024 showed that while deprivation levels fell, the levels of those at-risk of poverty and in consistent poverty increased from 2023. This means that there has been an increase in those below the poverty line, who were unable to afford the basic essentials. Incomes have gone up and the one-off cost of living payments did help but the income levels of large numbers of people, whether from work or social welfare or both are not adequate to meet the cost of living. The National Minimum Wage, welfare and pension rates are not linked to the cost of living and have not kept pace with inflation. The cost of public services, including housing, greatly contributes to the overall cost.
2. The Government's commitment in the Roadmap for Social Inclusion 2020-2025 is to reduce the level of those in consistent poverty to 2% or less by 2025. Unfortunately, while it seemed that progress was made in 2023, SILC 2024 shows a reversal. Progress towards the target cannot be achieved without measures that are sustained and tackle the structural nature of poverty.
3. In 2025 the Roadmap for Social Inclusion 2020-2025 will come to an end, and the Government has launched a consultation on a successor strategy. This strategy must effectively

tackle the root causes of poverty 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, affordable 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. While the development of this new strategy is important, the necessary policies to tackle the causes of poverty are well understood by those experiencing poverty and their organisations, and solutions have been proposed to successive Governments. It is essential that the Government acts immediately to implement the necessary policy changes to ensure everyone can live a life with dignity and participate fully in society. This is critical not just despite global challenges, but because of them.

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- **The full CSO Survey of Income and Living Conditions 2024 is available [here](#).**
 - **The EAPN Ireland's press statement following its publication can be found [here](#).**
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Footnotes:

[1]. Median disposable income for an individual is the middle income after tax has been deducted, and it also takes account of differences in household size and the number of adults and children.

[2]. The incomes for SILC 2024 relate to the year 2023.

[3]. 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.

[4]. 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 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.



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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Rialtas na hÉireann
Government of Ireland

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government supporting communities