SOCIAL JUSTICE IRELAND

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Housing Costs and Poverty 2022

Inside this issue:

Housing affordability continues to present a serious issue in Ireland. Prospective homeowners have faced increases in house prices of 15.2 per cent in the year to March 2022; asking rents advertised on Daft.ie increased by 11.7 per cent annually to Q1 2022; and the Residential Tenancies Board (RTB) Rent Index indicated an annual growth in new rents in new tenancies of 9 per cent to Q4 2021.

This is despite the publication of the Government's housing strategy 'Housing for All' in September 2021, which promised to demonstrate the Government's "commitment to build the required amount of housing, of different tenures, to a high standard, and in the right location, for people of all circumstances.".

In its publication of SILC 2020 data, the CSO included new and important data on the at risk of poverty rate after housing costs to reflect inequalities in housing costs and their impact on poverty risk. This allows us to seek to quantify the number of people for whom the payment of housing costs, that is mortgage interest or rent on the home, brings below the poverty line.

In this edition of Housing Costs and Poverty 2022, we take a look at this data for 2021, how mortgage interest and rent payments impact on the poverty rate of various household types most closely associated with higher rates of poverty in previous years, and the impact of housing subsidies such as the Housing Assistance Payment, Rental Accommodation Scheme and Rent Supplement as a means to supporting social housing tenants.

As this is the second time this data is included in the SILC release, we can also compare with 2020 data to provide a more comprehensive analysis. It is important to note that it is mortgage interest, and not capital payments, that are included here. These data only relate to the cost of servicing the home, not the asset costs. Similarly, rent payments are only those paid in respect of the home.

It is clear from this and other data published by the CSO recently and referred to in this briefing, that people of all circumstances are struggling with housing costs, but some circumstances are harder than others.

Housing Costs and Poverty:

Population: 19% living below poverty line after housing costs factored in

Renters with Support (HAP, RAS etc.): 59.1% living below poverty line after housing costs

Children: 23.7% living below poverty line after housing costs

Lone Parents: 51% living below poverty line after housing costs

Unable to work due to long-standing health problems: 53.8% living below the poverty line after housing costs

Unemployed: 41% living below poverty line after housing costs

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Housing Costs and Poverty 2022 is a special edition policy briefing issued by Social Justice Ireland. It aims to provide an update on the impact of housing costs (mortgage interest and rent) on the poverty rate across a range of key demographics. Comments, observations and suggestions are welcome.

Poverty and how it is measured

The National Anti-Poverty Strategy (NAPS) published by government in 1997 adopted the following definition of poverty:

> *People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living that is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities that are considered the norm for other people in society.*

This definition has been reiterated in all subsequent national strategies addressing poverty and social inclusion, including the current *Roadmap for Social Inclusion 2020-2025,* and has gained widespread international recognition.

In trying to measure the extent of poverty, the most common approach has been to identify a poverty line (or lines) based on people's disposable income (earned income after taxes and including all benefits).

Where that line should be drawn is sometimes a contentious matter, but most European studies [including those carried out by the Central Statistics Office (CSO) in Ireland] suggest a line, which is at 60% of median income, adjusted to take account of family size and composition.

The median income is the income of the middle person in society's income distribution, in other words it is the middle income in society.

Irish data on poverty looks at those living below this 60% line and is published each year by the CSO using results from a comprehensive national survey called *SILC* (*Survey on Income and Living Conditions*). The latest data was published in May 2022 for the year 2021 and is used throughout this document.

Where was the poverty line for 2021?

The most up-to-date data available on poverty in Ireland comes from the 2021 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,846 households incorporating12,291 individuals.

The data gathered by the CSO is very detailed. It incorporates income from work, welfare, pensions, rental income, dividends, capital gains and other regular transfers. Where possible, the data is subsequently verified anonymously using PPS numbers.

According to the CSO the median disposable income per adult in Ireland during 2021 was €25,264 per annum or €485.85 per week. Consequently, the 60% of median income poverty line for a single adult was €291.51 a week.

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.

"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 2021

Household containing:	Weekly line	Annual line
1 adult	€291.51	€15,158
1 adult + 1 child	€387.71	€20,160
1 adult + 2 children	€483.91	€25,162
1 adult + 3 children	€580.11	€30,164
2 adults	€483.91	€25,162
2 adults + 1 child	€580.11	€30,164
2 adults + 2 children	€676.31	€35,167
2 adults + 3 children	€772.51	€40,169
3 adults	€676.31	€35,167

The figure of €291.51 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 €192.40 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €96.20 (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 were €83.51 below the poverty line.

This being the case, it is not surprising that housing costs increase the poverty rate by almost 7.5 percentage points, and the number of people in poverty by almost 371,000. This compares to a 5 percentage point increase (306,000 people) in 2020.

HAP-hazard approach to social housing

Spread of HAP Tenancies

Another dataset published by the CSO in May 2022 consisted of a breakdown of Housing Assistance Payment (HAP) Properties by Local Electoral Area. These data indicated that more than one in five, some 20.9 per cent, of all tenancies registered with the Residential Tenancies Board (RTB) were subsidised by HAP.

The Local Electoral Area (LEA) of Arklow in Wicklow has the highest number of HAP tenancies as a proportion of RTB registrations, with more than one in two (53.7 per cent) in receipt of the subsidy. Tenancies subsidised by HAP accounted for more than 3 in 10 registered tenancies in 39 LEAs, while in 10 LEAs, more than two in five tenancies were supported by HAP.

More than one in five of all private rented tenancies are subsidised by HAP

Nine LEAs had less than 10 per cent of HAP tenancies as a proportion of registered tenancies, six of which were in Dublin (Dún Laoghaire at 8.5 per cent, Dundrum at 6.1 per cent, Blackrock at 4.7 per cent, South-East Inner City Dublin at 4.7 per cent, Stillorgan and Pembroke at both at 4 per cent).

North Inner City Dublin has the highest actual number of HAP tenancies (1,586), followed by Dundalk South (1,216), Clondalkin (1,116), Cabra-Glasnevin (1,068) and Tallaght (1,060).

There were 60,590 tenancies subsidised through HAP in 2021, an increase of 4.5 per cent on 2020. While the numbers in receipt of HAP continue to increase, the rate of increase has slowed steadily since its introduction. The largest rate of increase was in 2016 as "social housing solutions" replaced the provision of social housing as part of the previous housing strategy, Rebuilding Ireland, which launched in July 2016. According to data available from the Department of Housing, Local Government and Heritage, 93,922 HAP Tenancies were set up between September 2014 and December 2021. That there are 60,590 in existence at the end of 2021 suggests that **35.5 per cent were not sustained.**

HAP increasing sharply in wealthier areas

South East Inner City in Dublin had the highest rate of change in 2021 increasing by almost 50 per cent. This is followed by Pembroke in Dublin (40.1 per cent), Blackrock (38.6 per cent), Stillorgan (38.2 per cent), and North Inner City Dublin (35.7 per cent). **As detailed above, four of the five LEAs with the highest rate of increase in the number of tenancies, were among the LEAs with the lowest overall rates of HAP tenancies as a proportion of RTB registered tenancies**. This may indicate that households within these areas are experiencing income reductions and finding it increasingly difficult to make ends meet. In fact, the proportion of RTB registered tenancies subsidised by HAP has increased in each of these areas every year since 2017.

Housing Costs, Poverty and Tenure

According to the 2021 SILC data, 70.1 per cent of the population lived in owner-occupied homes, with or without a mortgage or loan in 2021, and 29.9 per cent live in homes that are rented or rent free, a slight increase on 2020.

Of the 70.1 per cent living in owner occupied property, which equates to some 3.5million people, 8.2 per cent are at risk of poverty (288,071 people). The poverty data breaks this down further, indicating that 5.2 per cent of owner occupiers with an outstanding mortgage and 11.2 per cent of those without are at risk of poverty before housing costs are taken into account, indicating an increase in poverty among homeowners without a mortgage or loan compared to 2020. When mortgage interest is factored in, 9.3 per cent of all people living in owner occupied homes are at risk of poverty, some 326,715 people, with the rate for those with a mortgage increasing by 2 percentage points to 7.2 per cent.

The poverty rate of those living in rented or rent free accommodation is higher than that of owner occupiers. Overall, 19.8 per cent of people living in rented or rent-free accommodation, some 296,691 people, are at risk of poverty before rent payments are taken into account. People in Local Authority rented accommodation had a pre-rent poverty rate of 36.9 per cent, and a post-rent rate of 50.5 per cent, a slight decrease on 2020. Those in subsidised accommodation had a pre-rent rate of 10.9 per cent and a post-rent rate of 59.1 per cent. The pre-rent rate represents a considerable decrease on 2020, when it was 25.9 per cent (see page 4 for analysis). People living in the rented sector and who do not receive subsidies had a pre-rent poverty rate of 9.7 per cent and a post-rent rate of 29.6 per cent.

As the calculation of income includes social transfers, defined to include housing allowances, data was requested from the CSO which excludes housing supports from income, but keeps the standard threshold. This indicates that a larger proportion of renters who receive subsidies are in poverty than renters in Local Authority accommodation before rent is deducted (Table 2). Additional data suggests that if these households did not receive subsidies, their poverty rate after paying full rent would be 76.7 per cent.

Table 2 Rate of Poverty Risk by Tenure, before and after housing costs

Tenure	Before Housing Costs	After Housing Costs
Owner-Occupied (All)	8.2%	9.3%
Owner-Occupied with outstanding mortgage	5.2%	7.2%
Owner-Occupied without outstanding mortgage	11.2%	11.4%
Rented or Rent Free (All)	19.8%	41.6%
Rented from Local Authority	36.9%	50.5%
Rented without housing supports	9.7%	29.6%
Rented with other forms of social housing support	10.9%	59.1%
Rented with other forms of social housing support, where income excludes housing supports	43.0%	

Source: CSO SILC 2021

Housing Costs and Poverty Risk

The overall rate of people at risk of poverty in the State in 2021 was 11.6 per cent. This equates to 581,334 people, including 164,257 children. This represents a decrease of over 80,000 people on 2020, including almost 34,000 children.

After accounting for mortgage interest and rent payments on the home, the overall poverty rate in 2021 increased to 19 per cent or 952,185, including 286,242 children. This is almost one million people, one in five of the total population, living below the poverty line, 370,851 of which are in poverty because of housing costs.

Almost one million people, one in five of the population, are at risk of poverty when housing costs are taken into account

The fact that the post-housing costs poverty rate remained static between 2020 and 2021 (a reduction of just 0.3 percentage points) while median incomes rose and the overall poverty rate decreased, indicates that housing costs have become even less affordable in this period.

Poverty Risk, Temporary Income and Tenure

As seen on page 3, the tenure with the highest risk of poverty after housing costs have been factored in are for those living in Rented or rent free accommodation, increasing from a poverty rate of 19.8 per cent pre-housing costs to 41.6 per cent including housing costs. This represents a pre-housing costs decrease of 5.9 percentage points on the poverty rate in this tenure type in 2020 (when the pre-housing costs poverty rate was 25.7 per cent) and a post-housing costs reduction of 1.4 percentage points in the same period.

The income reference period for SILC 2021 was January to December 2020, a period of volatility in many employment sectors as pandemic-related restrictions were imposed. It was also the period which saw the highest number of people in receipt of the Pandemic Unemployment Payment (PUP) at the initial rate of €350 per week and the Employee Wage Subsidy Scheme (EWSS). A note was included in the CSO SILC publication which analysed the impact of pandemic supports and found that, without supports, the poverty rate nationally would have risen from 11.6 per cent to 19.9 per cent. When broken down by tenure type, we get a sense of the impact of Covid-19 Income supports on households living in rented or rent-free accommodation (Table 3).

Table 3 Rate of Poverty Risk by Tenure and Covid Support, 2021

Covid Supports	Owner Occupier	Rented or Rent Free
With Covid-19 Income Supports	8.2%	19.8%
Without PUP	11.3%	28.8%
Without Wage Subsidies	10.5%	25.5%
Without Social Transfers and Covid-19 Supports	32.0%	63.0%
Without Covid-19 Income Supports	13.4%	34.9%

Source: CSO SILC 2021

While it should be noted that these data use the standard poverty threshold and the figures without supports were not recalibrated to include the standard out-of-work supports such as Jobseekers' Benefit or Allowance, it is still a useful indication of the reliance by households in the rented sector on Covid-19 income supports during the reference period.

Housing Costs, Poverty and Household Composition

According to the 2021 SILC, the household type most at risk of poverty were single adult households aged under 65, with a rate of 28.8 per cent before housing costs, remaining static compared to 2020. When housing costs were factored, this poverty rate increased to 41.7 per cent (Table 4), an increase of 3.7 percentage points on the previous year.

The poverty rate before housing costs among lone parents decreased in 2021 to 22.8 per cent (from 31 per cent in 2020), but increased to 51 per cent when housing costs were included (an increase from 49.6 per cent the previous year).

People aged 65+ living alone had the third highest poverty rate pre-housing costs, at 21.5 per cent, increasing to 29.2 per cent when housing costs are considered. The post-housing cost poverty rate represents an increase of 2.4 percentage points compared to 2020 and likely accounts for the increase in poverty among owner occupiers, who tend to be headed by older people.

Table 4 Rate of Poverty Risk by Household Composition, before and after housing costs, 2021

Household Composition	Pre-Housing Costs	Post-Housing
1 adult aged 65+	21.5%	29.2%
1 adult aged <65	28.8%	41.7%
2 adults, at least 1 aged 65+	8.9%	10.0%
2 adults, both aged <65	8.2%	13.2%
3 or more adults	6.1%	9.3%
1 adult with children aged under 18	22.8%	51.0%
2 adults with 1-3 children aged under 18	9.1%	17.3%
Other households with children aged under 18	13.7%	20.6%

Source: CSO SILC 2021

When compared to 2020, the real numbers of people experiencing poverty after paying mortgage interest or rent increased in five of the eight household types. The largest increase was for households with 2 adults, at least 1 aged 65+, which saw an additional 19,154 experiencing poverty after housing costs were factored in, compared to 2020. This was followed by households with 1 adult aged <65 (+10,384); 1 adult aged 65+ (+6,254); households with 3 or more adults (+5,202); and households with 1 adult with children aged under 18 (+3,298). The remaining three household types all experienced a decrease on 2020.

Housing Costs, Poverty and Disability

The rate of poverty risk among people unable to work due to long-standing health problems continues to be the highest of all Principle Economic Status (PES) types. In 2021, the poverty rate before housing costs stood at 39.1 per cent, an increase of 5.7 percentage points (or an additional 13,426 people) on 2020. This rate rose sharply to 53.8 per cent after mortgage interest and rent payments had been taken into account in 2021, more than one in every two people unable to work due to a long-standing health problem, an increase from 46.6 per cent in 2020, representing an additional 16,959 on the previous year.

Overall, housing costs drove an additional 34,624 people unable to work due to long-standing health problems into poverty in 2021, for a total of 126,721 people.

Housing Costs, Poverty and Unemployment

Second only to people living with long-standing health problems, people who are unemployed have a consistently high rate of poverty risk. Notwithstanding a decrease in the rate of poverty before housing costs of 10 percentage points, the rate of poverty among people who were unemployed was 23.2 per cent in 2021, some 59,296 people. This rate increases to 41 per cent, more than two in five or 104,790 people, after housing costs have been taken into account.

The post-housing cost poverty rate for unemployed people decreased by 4.7 percentage points (12,013 people) on 2020, less than half the decrease in the rates before housing costs.

This again highlights the inadequacy of housing subsidies to alleviate poverty among low-income households.

Housing Costs, Poverty and the Regions

The urban/rural poverty gap widened in 2021, with urban areas experiencing a pre-housing costs poverty rate of 10.5 per cent, while the rate in rural areas was 13.9 per cent. This compares to 2020, when the poverty rates were 13.3 per cent and 13 per cent respectively.

Rural Ireland faces significant challenges in the areas of job creation and service provision for an ageing population; in ensuring the natural capital and biodiversity of rural areas is protected, and in encouraging young people who have left to return and settle in rural areas. These challenges are borne out in the poverty data in the 2021 SILC.

Before housing costs, the Northern and Western Region had a poverty rate of 18.0 per cent, some 154,254 people, followed by the Southern Region at 14 per cent (225,217 people) and the Eastern and Midland Region at 8 per cent (203,667 people).

Each region experiences an increase in poverty when mortgage interest and rent payments are taken into account. The Northern and Western Region increases to 23.9 per cent (204, 815 people); the Southern Region increases to 20.6 per cent (331,390 people); and the Eastern Midland Region more than doubles to 16.3 per cent (414,972 people).

Compared to 2020, decreases in both pre– and post–housing cost poverty rates were experienced in both the North and West Region and the Eastern Midland Region, while the Southern Region experienced an increase in post-housing costs poverty of 0.8 percentage points, or 12,870 people.

Rural development policy must be cognisant of these drivers of change and the opportunities and the challenges that they present.

Wealth, Assets, Debt and Tenure

The Household Finance and Consumption Survey 2020, recently published by the CSO, contains an interesting overview of wealth and wealth and inequality in Ireland.

The report finds that Household Main Residence (HMR) accounted for 62 per cent of total real asset wealth in 2020, with other real assets and land accounting for 13.3 per cent and 11.8 per cent respectively. It is therefore not surprising that the median net wealth for owner-occupied households in €303,900, compared to €5,300 for rented households, while average (mean) net wealth of owner occupiers was €493,900 compared to €32,500 for renters.

While ownership of the HMR was the preserve of owner occupiers, 1.9 per cent of renters owned Land and 4.1 per cent owned Other Real Estate Property (compared to 12 per cent and 16.1 per cent respectively of owner occupiers).

A slightly higher proportion of owner occupiers than renters had savings (98 per cent compared to 93.4 per cent), however the median value of these savings were almost four times higher for owner occupiers than renters (€12,500 compared to €3,200).

The share of total net wealth held by owner occupiers is 97.2 per cent, with 2.8 per cent held by renters.

More than two in five (43.6 per cent) of owner occupiers have a mortgage on the HMR, with a median value of €124,400, while 8.9 per cent of owner occupiers and 3.4 per cent of renters had a Mortgage on Other Property (median values of €102,400 and €122,100 respectively).

Renters were also more likely to have non-mortgage loans than owner occupiers (51.5 per cent compared to 42.8 per cent), with a median value of €4,800 and €8,600 respectively. While the debt to asset ratio among renters (53.3 per cent) was higher than that of owner occupiers (18.3 per cent), the debt to income ratio of owner occupiers (91.7 per cent) is significantly higher than that of renters (11.7 per cent), and the debt service to income ratio of owner occupiers (12.5 per cent) is over twice that of renters (5.6 per cent).

Housing Costs, Poverty and Retired People

The poverty risk among retired people was 11.8 per cent (71,554 people) in 2021, compared to 9.8 per cent in 2020. An additional 12,128 retired people were living in poverty compared to the previous year. When housing costs have been factored in, the poverty rate in 2021 was 15.2 per cent (92,172 people), compared to 12.6 per cent (76,405 people) the previous year.

As housing becomes increasingly unaffordable, and the number of people renting into older age increases, it is important that adequate income is assured post-retirement. *Social Justice Ireland* has previously expressed our regret at the introduction of the auto-enrolment scheme, which will come at significant cost to the State while disproportionately benefiting the better off, and advocated for the introduction of a Universal State Social Welfare Pension, based on residency, in its place.

Housing and Deprivation

The rate of deprivation is the proportion of the population who have been forced to go without goods or services that would be considered the norm for society generally, due to a lack of income. The deprivation rate of renters is more than five times that of owner occupiers (32 per cent compared to 6.1 per cent) and renters account for more than two-thirds of all people in deprivation (69.2 per cent).

Arrears

The 2021 SILC module also included data on the prevalence of arrears across tenure types. While the vast majority of the population have not been in arrears on their rent or mortgage, the rate of those who have has been three times higher among renters than home owners. Some 3.9 per cent of renters had been in arrears once on mortgage or rental payments, compared to 1.3 per cent of owner occupiers, while 12.3 per cent of renters had been in arrears on mortgage or rental payments twice or more, compared to 4 per cent of owner occupiers. Renters were more likely to get into debt across a range of debts than owner occupiers (Table 5).

Table 5 Household Arrears by Tenure, 2021

Type of Arrears		Owner Occupiers	Renters
Mortgage or rental payments	Yes, once	1.3%	3.9%
	Yes, twice or more	4.0%	12.3%
	No	94.7%	83.8%
Utility Bills	Yes, once	0.8%	3.5%
	Yes, twice or more	2.3%	12.2%
	No	96.6%	84.3%
Hire Purchase or Other Loans	Yes, once	2.1%	6.9%
	Yes, twice or more	3.6%	14.2%
	No	94.3%	78.9%

Social Justice Ireland Proposal: Equity Scheme for Long Term Mortgage Arrears

The Central Bank of Ireland published a series of papers in July 2021 on the subject of mortgage arrears. One of these papers 'Long-term mortgage arrears: Analytical evidence for policy considerations' clearly shows that for many mortgage borrowers, the impact of the 2008 financial crash is still being felt. As at December 2021, the latest data available, there were 5,406 mortgages in arrears over 10 years, with an arrears value of €865 million and a total balance outstanding of €1.5 billion.

A range of supports is required that take into account the individual circumstances of households in mortgage arrears. One such support is for Government to take an equity stake in homes with mortgage arrears of 10 years or more. The Government is not adverse to taking equity in private homes, as has been demonstrated by the ‘First Home’ Affordable Purchase Shared Equity scheme. Unfortunately, these schemes tend to favour those who need them least and artificially maintain high property prices. Our proposal would see the State use the Shared Equity model to support those who need it most to avoid homelessness.

How would it work?

The actual working of the scheme would be a matter for policymakers, however based on the ‘First Home’ model, *Social Justice Ireland* proposes the following possible scheme:

- Government would establish an equity fund to support borrowers in long-term mortgage arrears.
- A call would be made to borrowers who meet eligibility criteria to apply to access the fund in exchange for giving the State an equity stake in their property.
- An assessment of the borrowers' eligibility, property condition and equity proportion would be conducted and approval granted / denied within a specified period set out in Regulations.

If the application is approved, the State would pay the equity amount direct to the mortgage lender, decreasing the amount owed by the borrower and, consequently, their mortgage repayments (it may also be the case that the amount is used to clear arrears on the mortgage if the borrower can sustain the mortgage repayments, but not the additional arrears repayments).

The equity stake would be registered as a charge on the property, subordinated to the mortgage(s) registered at the time of application. No subsequent subordination in favour of new mortgages would be permitted save in the case of a remortgage by the borrower to take advantage of more favourable rates and reduce their indebtedness.

The borrower will have the option to repurchase the equity at a point in time.

Who would be eligible?

Eligibility criteria would be set out in Regulations, however Social Justice Ireland suggests that this take into account research from the Central Bank of Ireland on profiles of borrowers in long-term arrears and tailor criteria to include as many as possible within the scheme.

Housing Costs and Poverty in Ireland: Key Facts

(all data after mortgage interest payments and rent)

Revised Poverty Rate

19% of Ireland's Population

Revised Poverty Number

952,186 people

Table 6: Risk of each group being in Poverty, 2021	
At work	8.9%
Unemployed	41.0%
Student, pupil	26.2%
Fulfilling domestic tasks	27.3%
Retired	15.2%
Unable to work due to long-standing health problems	53.8%
Children (0-17 years)	23.7%
Overall Population	**19%**

Table 7	**Risk of each group being in Poverty, 2020 and 2021, Age Group**	
Age Group	**2020**	**2021**
0-17	24.8%	23.7%
18-34	19.4%	16.3%
35-49	18.3%	18.9%
50-64	18.0%	18.8%
65+	12.9%	15.2%

Chart 1: Poverty Risk by Region, 2020 and 2021

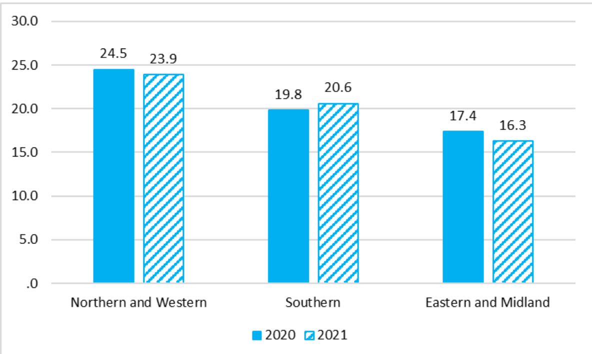


Table 8: Highest Education Level, 2021	
Primary or below	32.3%
Lower Secondary	27.9%
Higher Secondary	19.8%
Post Leaving Cert	19.8%
Third level non degree	11.5%
Third level degree or abov e	8.3%

Chart 2: Distribution by Decile, Owner Occupiers, 2020 and 2021

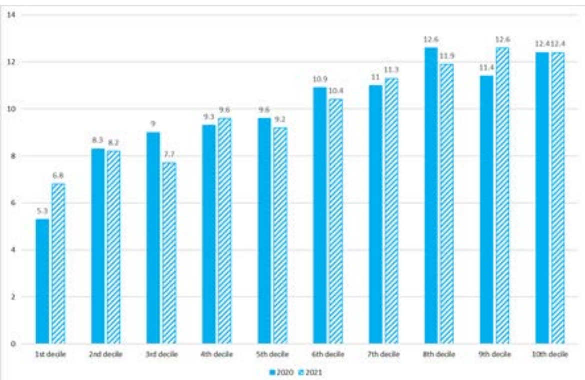
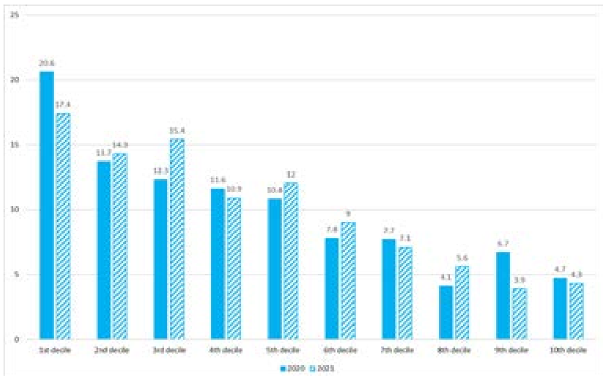


Chart 3: Distribution by Decile, Renters, 2020 and 2021



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Reducing Poverty: Housing 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. Specifically relating to housing costs, *Social Justice Ireland* believes that the following are required:

- Set a target of 20 per cent of all housing stock to be social housing and achieve this through building more social housing.
- Ensure that no State land suitable for housing is sold by a Local Authority or State agency.
- Utilise existing housing development models to reduce the average price of a family home.
- Address affordability through supply-side initiatives such as new methodologies and procurement processes, rather than demand-side subsidies.
- Develop a spectrum of housing supports for people with disabilities.
- Resource the enforcement of legislation targeting short-term lettings.
- Begin the process of reducing the reliance of the rental sector on Housing Subsidies.
- Introduce an Equity Scheme for Borrowers in Long Term Mortgage Arrears.
- Increase the provision of 'Housing First' accommodation for families in emergency accommodation, with wraparound supports.
- Introduce legislation to limit the length of time families can spend in Family Hubs and other emergency accommodation.
- Allow local authorities and Approved Housing Bodies pool resources to finance this increased supply in a sustainable way.

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