

# Inequality in Ireland 2026



## **The State We Are In:** **Inequality in Ireland 2026**

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This chapter examines the current state of income inequality in Ireland. It considers how income is distributed before and after taxes and social transfers, drawing on evidence from the World Inequality Database and the Survey on Income and Living Conditions. It also examines income levels, poverty and enforced deprivation, and the role played by the welfare system in supporting household incomes.

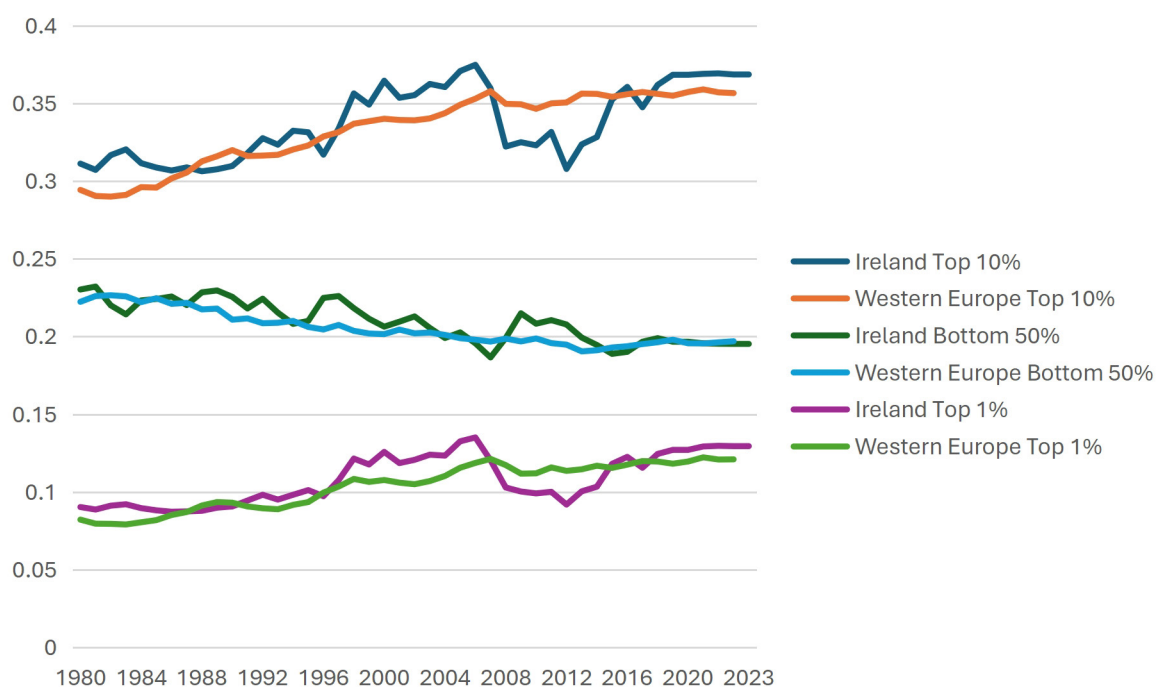
The chapter then looks beyond national averages to identify the groups most exposed to poverty and deprivation. Particular attention is given to people outside employment, lone-parent families, renters and people with disabilities or long-term illnesses. Finally, it considers the impact of temporary pandemic and cost-of-living supports, and the continued growth of homelessness.

### 1. Income Inequality

#### 1.1 Irish income shares in the World Inequality Database

As in previous years, we begin our examination of inequality in Ireland with the data developed by Thomas Piketty and fellow economists Anthony B. Atkinson, Emmanuel Saez, Gabriel Zucman and Lucas Chancel. They established the World Inequality Lab, which publishes the World Inequality Database (WID). This open-access resource compiles detailed data on income and wealth inequality across a wide range of countries.<sup>1</sup>

**Figure 1: Top 10%, 1% and bottom 50% income share in Ireland and Western Europe**



Source: World Inequality Database

Figure 1 presents the shares of national income received by the top 1 per cent, the top 10 per cent and the bottom 50 per cent, using data from the World Inequality Database.

<sup>1</sup> World Inequality Lab (2026) *World Inequality Database*. Available at: <https://wid.world/>

The Western European data series does not appear to have been updated since last year. However, the series for Ireland has not simply been extended with a new figure for 2024. Instead, the entire historical series has been revised. Despite these revisions, the key observation from last year's report remains valid: trends in the distribution of income in Ireland continue broadly to mirror those seen across Western Europe.

As outlined in the 2024 report, the share of income received by the top 10 per cent in both Ireland and Western Europe increased from approximately 30 per cent in the early 1980s to around 35 per cent in recent years. The share received by the top 1 per cent rose from below 8 or 9 per cent to closer to 12 or 13 per cent.

The previous data series showed the bottom 50 per cent in Ireland consistently receiving a higher share of national income than their counterparts across Western Europe. However, the revised series shows the two tracking each other much more closely.

It is important to note that the World Inequality Database series are derived primarily from tax and national accounts data rather than household survey data. While conceptually similar to the market-income series in the EU Survey on Income and Living Conditions (SILC), they are constructed using different sources and methodologies.<sup>2</sup>

### 1.2 The Survey on Income and Living Conditions (SILC)

Across the EU, including in Ireland, income inequality is most commonly analysed using the Survey on Income and Living Conditions (SILC), an annual household survey. SILC collects information directly from households and is the principal data source used by Eurostat and national statistical agencies to measure income, poverty and living conditions.<sup>3</sup>

For its principal inequality indicators, SILC uses a measure known as equivalised disposable income. This attempts to produce an individual-level measure based on the disposable income of the household in which each person lives.

Disposable household income includes gross income from employment, rental income, social transfers and inter-household transfers received, minus taxes, social insurance contributions, pension contributions and inter-household transfers paid. To calculate equivalised income, disposable household income is divided by the equivalised size of the household, which adjusts for the number and ages of the people living in it. The national equivalence scale assigns a weight of 1 to the first adult, 0.66 to each additional person aged 14 or over, and 0.33 to each child under 14.

Much of the data presented in this report comes from the 2025 edition of the Survey on Income and Living Conditions for Ireland, published by the Central Statistics Office (CSO) in March 2026. It is important to note the potentially confusing way in which SILC releases are dated: the 2025 edition reports on income received during the 2024 calendar year. This distinction will become important when income supports are discussed later in the chapter.

2 Bajard, F., L. Chancel, and R. Moshirif. (2021). "World Inequality Report 2022 Technical Notes for Figures and Tables." Paris: World Inequality Lab. <https://wir2022.wid.world/www-site/uploads/2021/12/WIR2022-Technical-Note-Figures-Tables-1.pdf>. & Chancel, L., T. Piketty, E. Saez, and G. Zucman, eds. (2022). *World inequality report 2022*. Harvard University Press.

3 Central Statistics Office. (2026). *Survey on Income and Living Conditions 2025*. Cork: Central Statistics Office. <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/>.

Before 2020, respondents were asked about their income during the 12 months preceding the date of their interview. For example, data collected in 2019 referred to income earned during parts of both 2018 and 2019, depending on when the respondent was interviewed. Since 2020, SILC has used a standard reference period, with respondents asked about their income during the full calendar year preceding the survey.

This was one of several methodological changes, including the adoption of a new household definition based on shared income and expenditure rather than solely on a shared address. Together, these changes created a break in the data series between 2019 and 2020.

1.3 Income by quintiles

In addition to examining the income shares of the top 10 and top 1 per cent, it is important to consider how income is distributed across the entire population. One way to do this is to examine the share of total income received by each quintile, meaning each fifth of the income distribution. These figures are presented in Table 1.

As the table shows, the bottom quintile, comprising the 20 per cent of the population with the lowest incomes, received less than 10 per cent of total equivalised disposable income in each of the five years shown. In 2025, its share fell slightly to 9.43 per cent.

Table 1: Share of equivalised disposable income by quintile and year (%)

| Quintile | 2021   | 2022   | 2023   | 2024   | 2025   |
|----------|--------|--------|--------|--------|--------|
| 1        | 9.67   | 9.55   | 9.63   | 9.74   | 9.43   |
| 2        | 13.79  | 13.64  | 13.73  | 13.93  | 13.87  |
| 3        | 17.77  | 17.64  | 17.33  | 17.62  | 17.6   |
| 4        | 22.53  | 22.26  | 22.3   | 22.13  | 22.16  |
| 5        | 36.25  | 36.9   | 37.03  | 36.6   | 36.93  |
| Total    | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

Source: CSO, Survey on Income and Living Conditions (SILC) 2025

The second and third quintiles, comprising those between the 20th and 60th percentiles, together received just over 30 per cent of total income. Those between the 60th and 80th percentiles received slightly more than one-fifth, while the richest fifth received almost 37 per cent. Taken together, the top two quintiles received almost 60 per cent of all equivalised disposable income.

Examining the position of different demographic groups within these quintiles can provide a deeper understanding of how income is distributed across the population. Table 2 presents the distribution of people across net equivalised disposable-income quintiles according to their demographic and household characteristics.

As has been well established in previous TASC research, inequality is closely connected to exclusion from employment.

**Table 2: Demographic characteristics of individuals by income quintiles, 2024**

| Quintile                                                         | 1    | 2    | 3    | 4    | 5    |
|------------------------------------------------------------------|------|------|------|------|------|
| <b>Sex</b>                                                       |      |      |      |      |      |
| Male                                                             | 19.3 | 19.5 | 19.9 | 20.9 | 20.4 |
| Female                                                           | 20.6 | 20.5 | 20.1 | 19.1 | 19.7 |
| <b>Age group</b>                                                 |      |      |      |      |      |
| 0-17                                                             | 25   | 22.6 | 20.1 | 16.2 | 16   |
| 18-34                                                            | 14.8 | 21   | 19.3 | 22.7 | 22.2 |
| 35-49                                                            | 18.3 | 16.8 | 21.9 | 20.5 | 22.4 |
| 50-64                                                            | 16.2 | 17.9 | 18.5 | 24.2 | 23.3 |
| 65+                                                              | 26.7 | 21.9 | 19.8 | 16.1 | 15.4 |
| <b>Principal Economic Status (aged 16 years and over)</b>        |      |      |      |      |      |
| Employed                                                         | 10   | 16.8 | 20.5 | 25.9 | 26.9 |
| Unemployed                                                       | 41.8 | 22.4 | 17   | 8.9  | 9.9  |
| Retired                                                          | 27.2 | 21.6 | 19.1 | 16.6 | 15.6 |
| Unable to work due to long-standing health problems              | 46.2 | 28.9 | 13.7 | 7.6  | 3.5  |
| Student, pupil                                                   | 25.5 | 21.7 | 22.8 | 16.4 | 13.6 |
| Fulfilling domestic tasks                                        | 41   | 25.8 | 15.4 | 8.4  | 9.5  |
| <b>Highest education level attained (aged 16 years and over)</b> |      |      |      |      |      |
| Primary or below                                                 | 47.4 | 27.5 | 12.3 | 9.1  | 3.7  |
| Lower secondary                                                  | 32.2 | 25.7 | 19.7 | 12.4 | 9.9  |
| Higher secondary                                                 | 19.5 | 22.2 | 25.2 | 20.2 | 12.9 |
| Post leaving cert                                                | 19.8 | 23.1 | 21.8 | 22.2 | 13.1 |
| Third-level non degree                                           | 17.6 | 16.4 | 21.7 | 28   | 16.3 |
| Third-level degree or above                                      | 7.7  | 13.7 | 16.3 | 24.9 | 37.4 |
| <b>Household composition</b>                                     |      |      |      |      |      |
| 1 adult aged 65+                                                 | 46.6 | 17   | 16.2 | 9.9  | 10.2 |
| 1 adult aged <65                                                 | 26.8 | 15.9 | 12.8 | 20.9 | 23.6 |
| 2 adults, at least 1 aged 65+                                    | 23.8 | 23.9 | 18.1 | 15.8 | 18.4 |
| 2 adults, both aged <65                                          | 8.9  | 13.3 | 14.5 | 24.5 | 38.8 |
| 3 or more adults                                                 | 11.1 | 15.6 | 22.7 | 28.5 | 22.1 |
| 1 adult with children aged under 18                              | 38.7 | 27.4 | 19.8 | 11.3 | 2.8  |
| 2 adults with 1-3 children aged under 18                         | 18.2 | 21.7 | 18.4 | 20.6 | 21.1 |
| Other households with children aged under 18                     | 26.5 | 24.5 | 25.7 | 12.5 | 10.8 |
| <b>Household type</b>                                            |      |      |      |      |      |
| One-person household                                             | 36.1 | 16.4 | 14.4 | 15.7 | 17.3 |
| Lone-parent with at least one child aged less than 25            | 33.7 | 32.7 | 18.4 | 9.8  | 5.4  |
| Lone-parent with all children aged 25 or more                    | 28.9 | 27.7 | 20.2 | 11.9 | 11.3 |
| Couple without any child(ren)                                    | 13.5 | 15.8 | 14.6 | 22.1 | 33.9 |
| Couple with at least one child aged less than 25                 | 19.1 | 20.8 | 21.3 | 20.3 | 18.6 |
| Couple with all children aged 25 or more                         | 6.6  | 18.7 | 22.5 | 25   | 27.3 |
| Other type of household                                          | 18.8 | 16.5 | 24.5 | 23.8 | 16.3 |
| <b>Number of persons at work in the household</b>                |      |      |      |      |      |
| 0                                                                | 46.7 | 23.6 | 12.1 | 9    | 8.6  |
| 1                                                                | 25.5 | 23.5 | 22.1 | 13.2 | 15.8 |
| 2                                                                | 10.5 | 17.5 | 20.4 | 25.2 | 26.4 |
| 3+                                                               | 4.1  | 16.4 | 24.6 | 31.5 | 23.5 |
| <b>Tenure status</b>                                             |      |      |      |      |      |
| Owner-occupied                                                   | 13.6 | 18.3 | 20   | 22.9 | 25.3 |
| Rented or rent free                                              | 34.3 | 24   | 20.1 | 13.5 | 8    |
| <b>Urban/rural location</b>                                      |      |      |      |      |      |
| Urban areas                                                      | 20   | 18.7 | 20.5 | 19.6 | 21.4 |
| Rural areas                                                      | 20.1 | 23   | 18.9 | 21   | 17.1 |
| <b>Region</b>                                                    |      |      |      |      |      |
| Northern and Western                                             | 31   | 19.9 | 18.8 | 20.1 | 10.3 |
| Southern                                                         | 20.1 | 20.2 | 22   | 18.1 | 19.6 |
| Eastern and Midland                                              | 15.8 | 19.9 | 19.1 | 21.3 | 23.9 |

Source: CSO, Survey on Income and Living Conditions (SILC) 2025

Looking at principal economic status, it is evident that being outside employment significantly increases the likelihood of being in the bottom quintile. More than two-fifths of unemployed people, 41.8 per cent, were in the bottom quintile, while only 9.9 per cent were in the top. Similarly, almost half of those unable to work because of long-standing health problems, 46.2 per cent, were in the bottom quintile, compared with just 3.5 per cent in the top. Every group other than employed people was more likely to be in the bottom two quintiles than in the top two.

Relatedly, children aged under 18 and people aged 65 and over were the age groups most likely to be in the bottom quintile. People of working age were more likely to be found in the higher-income quintiles.

Household employment also had a strong relationship with income. Where nobody in the household was working, almost half of individuals, 46.7 per cent, were in the bottom quintile and just 8.6 per cent were in the top. By contrast, among households with two people in employment, 26.4 per cent were in the top quintile and only 10.5 per cent were in the bottom.

Lower employment among lone-parent families, and the overlapping category of households comprising one adult and children under 18, is also likely to be an important factor in their position in the income distribution. Some 33.7 per cent of people in lone-parent households were in the bottom quintile and just 5.4 per cent were in the top. Among households comprising one adult and children under 18, the corresponding figures were 38.7 and 2.8 per cent.

Income also tended to increase with educational attainment. Of those whose highest level of education was primary school or below, 47.4 per cent were in the bottom quintile and just 3.7 per cent were in the top. By contrast, 37.4 per cent of those with a third-level degree or higher were in the top quintile, while only 7.7 per cent were in the bottom. Households containing two working-age adults were also substantially more likely to be in the top quintile.

A further concerning finding is the strong relationship between housing tenure and income. While only 13.6 per cent of people living in owner-occupied homes were in the bottom quintile, more than one-third, 34.3 per cent, of those living in rented or rent-free accommodation were in this group. Only 8 per cent of renters were in the top quintile. While this partly reflects differences in age, employment and household composition, it also illustrates the close connection between income and the ownership of housing assets.

#### 1.4 The Gini coefficient

Rather than focusing on particular segments of the income distribution, the Gini coefficient provides a single measure of inequality across the entire distribution. It is perhaps the most widely used indicator of income inequality.

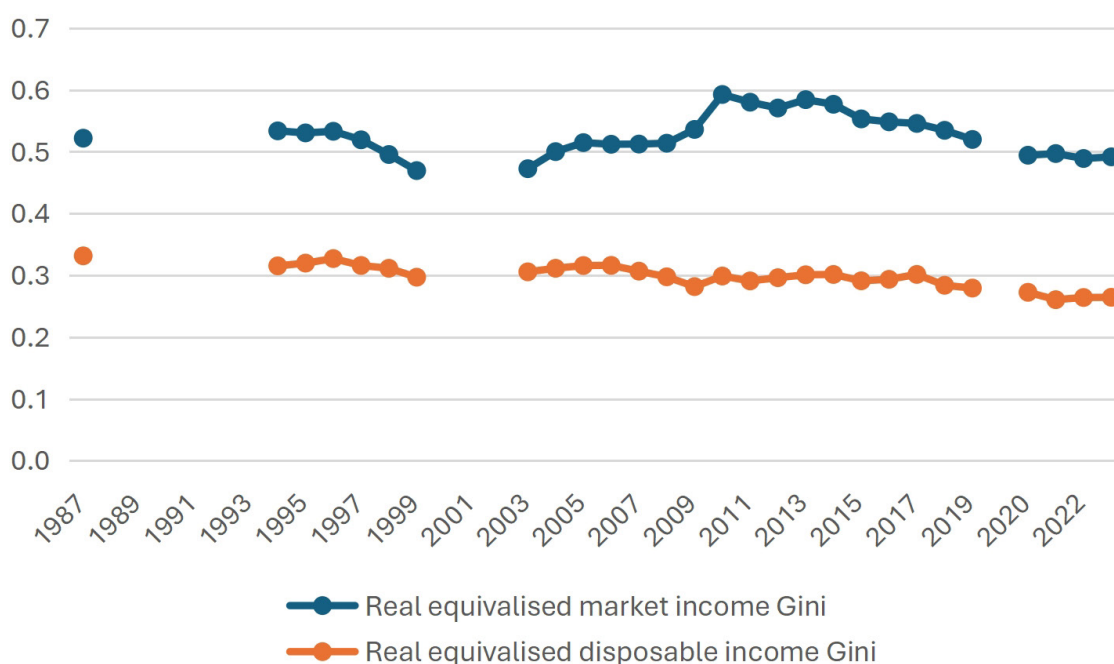
The coefficient measures the income distribution relative to complete equality, where everybody receives the same income, and complete inequality, where one person receives all income. A situation of perfect equality has a Gini coefficient of 0, while a situation of perfect inequality has a coefficient of 1.

**Table 3: Gini coefficient by year**

| Income Type                   | 2020  | 2021  | 2022  | 2023  | 2024  | 2025  |
|-------------------------------|-------|-------|-------|-------|-------|-------|
| Equivalised market income     | 0.47  | 0.475 | 0.473 | 0.47  | 0.45  | 0.455 |
| Equivalised disposable income | 0.277 | 0.267 | 0.274 | 0.275 | 0.269 | 0.274 |

Source: CSO, Survey on Income and Living Conditions (SILC) 2025

Table 3 presents the Gini coefficients for the past six SILC surveys, showing both market income, before taxes and benefits, and disposable income, after taxes and benefits. Market income in Ireland is distributed considerably more unequally than disposable income. While the market-income Gini has declined slightly, from 0.470 in 2020 to 0.455 in 2025, the disposable-income Gini has remained close to 0.27 throughout the period.<sup>4</sup>

**Figure 2: Market and disposable income Gini coefficients**

Source: 1987–2019: Roantree et al. (2024); 2020–2025: CSO, Survey on Income and Living Conditions (SILC) 2025

Figure 2 combines the long-run series presented by Roantree et al. with the more recent data presented in Table 3.<sup>5</sup> As can be seen, both measures have remained relatively stable over time, particularly the disposable-income Gini, which has remained close to 0.3 for almost 35 years.

<sup>4</sup> Market income inequality has been discussed more extensively in a previous issue of The State We Are In. Sweeney, R. (2020). "The State We Are In: Inequality in Ireland 2020." Dublin: TASC. [https://www.tasc.ie/assets/files/pdf/the\\_state\\_we\\_are\\_in\\_tasc\\_final\\_030320.pdf](https://www.tasc.ie/assets/files/pdf/the_state_we_are_in_tasc_final_030320.pdf).

<sup>5</sup> Roantree, B., Maitre, B., and Russell, H. (2024). Poverty, income inequality and living standards in Ireland: Fourth annual report, Jointly-published Reports 7, Dublin: ESRI and Community Foundation Ireland, <https://doi.org/10.26504/jr7>

Between 1987 and 2017, the disposable-income Gini fell by just 0.03. For context, the market-income Gini increased by 0.06 in the single year between 2009 and 2010. Since 2017, the disposable-income Gini has declined further, although part of this may reflect temporary state supports introduced during the COVID-19 pandemic and subsequent cost-of-living crisis. Overall, the decline remains modest when viewed against the long-term stability of the measure.

The market-income Gini has shown much greater variation. It reached lows of 0.47 in 1999 and 2003 and a high of 0.59 in 2010. Market-income inequality fell during the late 1990s, rose until 2010 and declined again in more recent years.

These fluctuations appear to be driven largely by the economic cycle. Market-income inequality tends to fall as more people enter employment and to rise as unemployment increases.<sup>6</sup> Previous research has shown that, in Ireland, measures of inequality before taxes and transfers are closely connected to the proportion of the working-age population living in households in which nobody is in paid employment.<sup>7</sup>

One strength of the Gini coefficient is that it allows relatively straightforward comparisons between countries. Figure 3 compares Ireland with other EU member states using both market-income and disposable-income measures.

Figure 3: Pre- and Post-Tax and Transfer Gini Coefficients across the EU, 2022



Source: Roantree et al. (2025)

The data show that, as described in the previous chapter, Ireland has relatively high market-income inequality by international standards. However, once taxes and benefits are taken into account, Ireland's position improves significantly. The country moves from being among the more unequal advanced economies to approximately the average in terms of disposable-income inequality. This shift demonstrates the scale and effect of Ireland's tax and welfare system.

6 Roantree, B., Russell, H., Alamir, A., Griffin, M., Maitre, B., and Mitchell, T. (2025). Poverty, income inequality and living standards in Ireland: Fifth annual report, Jointly-published Reports 14, Dublin: ESRI and Community Foundation Ireland, <https://doi.org/10.26504/jr14>

7 Nolan, B., and Maitre, B. (2021). 'Does household worklessness explain Ireland's high working-age market income inequality?', *The Economic and Social Review*, Economic and Social Studies, Vol. 52, No. 4, pp.357–374; Roantree, B. (2020). 'Understanding income inequality in Ireland', *Journal of the Statistical and Social Inquiry Society of Ireland*, Vol. 49, pp.43–63.

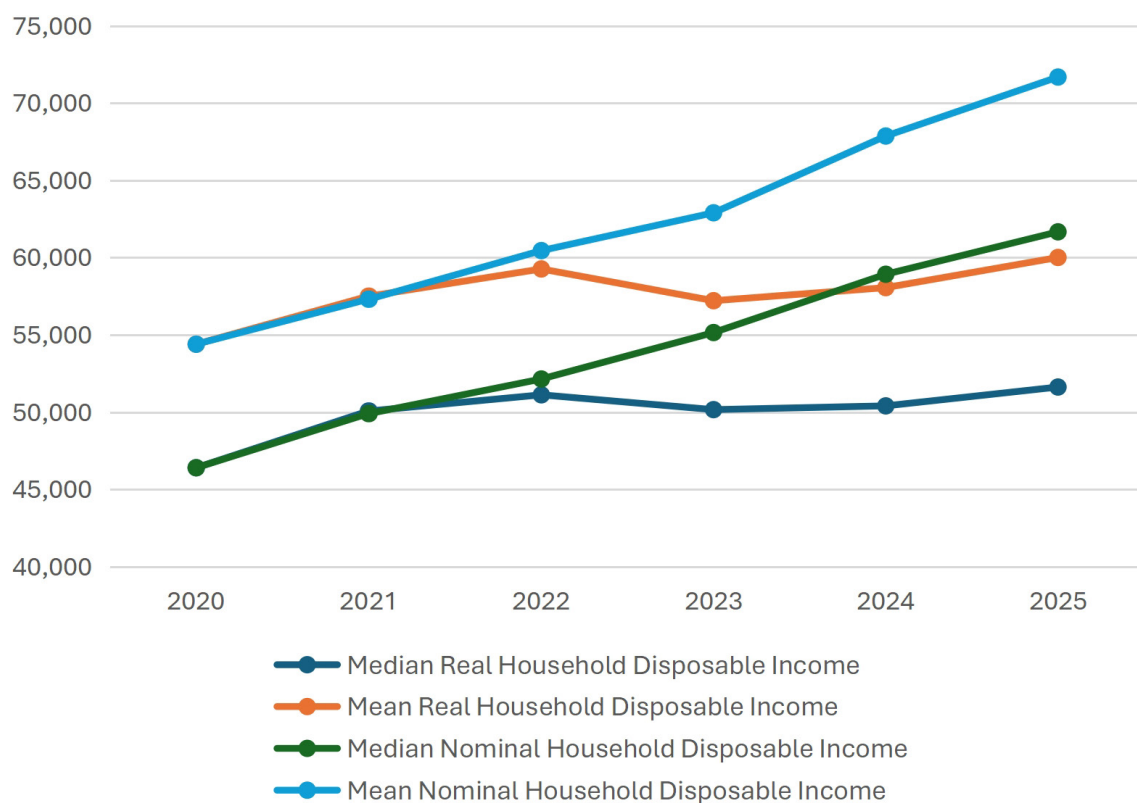
## 2. Inequality, Poverty and Deprivation

As well as examining how income is distributed, it is important to consider income levels themselves and the consequences of having an inadequate income: poverty and deprivation.

Perhaps the first point to note is that there has been very little real growth in household disposable income since 2022. Figure 4 presents mean and median household disposable income in both nominal and real terms. Nominal income refers to the amount received in euros, while real income adjusts this amount to account for inflation.

Nominal median household disposable income increased steadily, from €46,403 in 2020 to €61,666 in SILC 2025. However, much of this increase was eroded by inflation. Real median household disposable income increased only slightly, from €51,120 in 2022 to €51,624 in 2025. Consequently, despite substantial nominal income growth, the purchasing power of the median household's income was scarcely higher than it had been three years earlier.

**Figure 4: Nominal vs real disposable income (€)**



Source: CSO, Survey on Income and Living Conditions (SILC) 2025

## 2.1 Income composition

Looking at household income by decile in Table 4, it is clear that social transfers play a crucial role in supporting lower-income households. In the lowest income decile, social transfers were equivalent to 79 per cent of net disposable income. A large share of these transfers consisted of old-age-related payments.

This reliance on transfers was not confined to the very poorest households. In each of the bottom five income deciles, social transfers were equivalent to at least one-quarter of net disposable income. At the other end of the distribution, social transfers were equivalent to only around 3 per cent of net disposable income in the highest decile, where the vast majority of income came from employment and other market sources.

Although relatively little of the income received by the bottom deciles came from market sources, this was not the case across the economy as a whole. On average, approximately 88 per cent of gross household income came from market income, while employee income accounted for around 61 per cent.

These figures underline the importance of the welfare system in reducing inequality and providing income security. For a substantial proportion of households, social transfers are not merely a supplement to earnings but a central component of their overall income.

**Table 4: Average weekly nominal household income by deciles and composition (€)**

| Decile                                         | 1             | 2             | 3             | 4               | 5               | 6               | 7               | 8               | 9               | 10              | State           |
|------------------------------------------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Weekly threshold (€)                           | <440.42       | <659.69       | <827.04       | <986.51         | <1181.79        | <1390.48        | <1629.72        | <1872.95        | <2373.43        | ≥2373.43        |                 |
| <b>Average Weekly nominal household Income</b> |               |               |               |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>Market Income</b>                           |               |               |               |                 |                 |                 |                 |                 |                 |                 |                 |
| Employee income                                | 58.02         | 172.64        | 351.46        | 569.87          | 788.45          | 1,115.86        | 1,430.90        | 1,819.64        | 2,291.01        | 3,529.77        | 1,212.87        |
| Employer's social insurance contributions      | 4.76          | 19.39         | 40.03         | 68.86           | 92.79           | 134.34          | 180.58          | 226.13          | 300.84          | 442.5           | 151.04          |
| Self-employment income                         | 15.99         | 38.28         | 47.23         | 75.54           | 67.05           | 105.6           | 144.39          | 132.23          | 257.46          | 882.35          | 176.63          |
| Private or occupational pension                | 12.55         | 53.2          | 78.07         | 80.76           | 99.28           | 111.8           | 124.95          | 98.35           | 147.66          | 176.38          | 98.3            |
| Other market income                            | 10.95         | 27.2          | 30.77         | 27.97           | 33.1            | 25              | 39.28           | 51.93           | 86.55           | 634.14          | 96.68           |
| <b>Total Market Income</b>                     | <b>102.28</b> | <b>310.71</b> | <b>547.57</b> | <b>822.99</b>   | <b>1,080.67</b> | <b>1,492.59</b> | <b>1,920.09</b> | <b>2,328.28</b> | <b>3,083.52</b> | <b>5,665.15</b> | <b>1,735.52</b> |
| <b>Social Transfers</b>                        |               |               |               |                 |                 |                 |                 |                 |                 |                 |                 |
| Unemployment related benefits                  | 27.03         | 38.43         | 35.45         | 30.67           | 46.23           | 26.14           | 13.8            | 11.32           | 12.55           | 11.13           | 25.27           |
| Old-age related payments                       | 140.09        | 146.75        | 142.39        | 120.48          | 78.7            | 75.68           | 55.96           | 56.16           | 55.75           | 31.23           | 90.32           |
| Family/children related allowances             | 5.61          | 38.39         | 68.87         | 69.47           | 70.17           | 69.45           | 79.6            | 81.49           | 52.77           | 47.18           | 58.28           |
| Housing allowances                             | 47.99         | 47.45         | 40.74         | 35.33           | 45.05           | 20.31           | 16.28           | 14.58           | 10.69           | 9.42            | 28.78           |
| Other social transfers                         | 40.01         | 48.6          | 42.12         | 48.5            | 51.38           | 44.62           | 45.54           | 45.41           | 24.71           | 22.91           | 41.37           |
| <b>Total Social Transfers</b>                  | <b>260.74</b> | <b>319.61</b> | <b>329.57</b> | <b>304.45</b>   | <b>291.53</b>   | <b>236.2</b>    | <b>211.18</b>   | <b>208.96</b>   | <b>156.47</b>   | <b>121.88</b>   | <b>244.02</b>   |
| <b>Gross Income</b>                            | <b>363.02</b> | <b>630.31</b> | <b>877.14</b> | <b>1,127.44</b> | <b>1,372.19</b> | <b>1,728.79</b> | <b>2,131.27</b> | <b>2,537.24</b> | <b>3,240.00</b> | <b>5,787.02</b> | <b>1,979.54</b> |
| <b>Tax and Social Contributions</b>            |               |               |               |                 |                 |                 |                 |                 |                 |                 |                 |
| Tax on income and social contributions         | 16.1          | 37.92         | 81.6          | 130.41          | 173.31          | 269.17          | 359.55          | 465.91          | 713.43          | 1,630.99        | 387.89          |
| Employer's social insurance contributions      | 4.76          | 19.39         | 40.03         | 68.86           | 92.79           | 134.34          | 180.58          | 226.13          | 300.84          | 442.5           | 151.04          |
| Pension Contributions                          | 12.11         | 4.29          | 9.78          | 22.6            | 22.63           | 41.89           | 78.7            | 89.86           | 138.22          | 211.8           | 63.2            |
| Regular inter-household cash transfers paid    | 1.29          | 5.13          | 2.83          | 4.73            | 3.02            | 6.12            | 0.74            | 4.11            | 2.77            | 6.28            | 3.7             |
| <b>Total Tax and Social Contributions</b>      | <b>34.26</b>  | <b>66.74</b>  | <b>134.25</b> | <b>226.61</b>   | <b>291.75</b>   | <b>451.52</b>   | <b>619.56</b>   | <b>786.01</b>   | <b>1,155.26</b> | <b>2,291.57</b> | <b>605.83</b>   |
| <b>Net Disposable Income</b>                   | <b>328.76</b> | <b>563.57</b> | <b>742.89</b> | <b>900.83</b>   | <b>1,080.45</b> | <b>1,277.27</b> | <b>1,511.72</b> | <b>1,751.23</b> | <b>2,084.74</b> | <b>3,495.45</b> | <b>1,373.71</b> |

Source: CSO, Survey on Income and Living Conditions (SILC) 2025

## 2.2 Relative poverty and deprivation

Two widely used indicators are the at-risk-of-poverty rate and the enforced deprivation rate.

The at-risk-of-poverty rate is the proportion of people whose nominal equivalised disposable income is below the at-risk-of-poverty threshold. This threshold is set at 60 per cent of median nominal equivalised disposable income. It is therefore a relative measure of poverty. In SILC 2025, 12.6 per cent of people were at risk of poverty, up from 11.7 per cent in the previous year.

The enforced deprivation rate measures the proportion of people living in households that are unable to afford two or more of the following 11 items:

1. Heating at some stage during the previous year.
2. A morning, afternoon or evening out during the previous fortnight.
3. Two pairs of properly fitting shoes in good condition and suitable for daily activities.
4. A roast or equivalent meal once a week.
5. A meal with meat, chicken, fish or a vegetarian equivalent every second day.
6. New, rather than second-hand, clothes.
7. A warm waterproof coat.
8. To keep the home adequately warm.
9. To replace worn-out furniture.
10. To have family or friends over for a drink or meal once a month.
11. To buy presents for family or friends at least once a year.

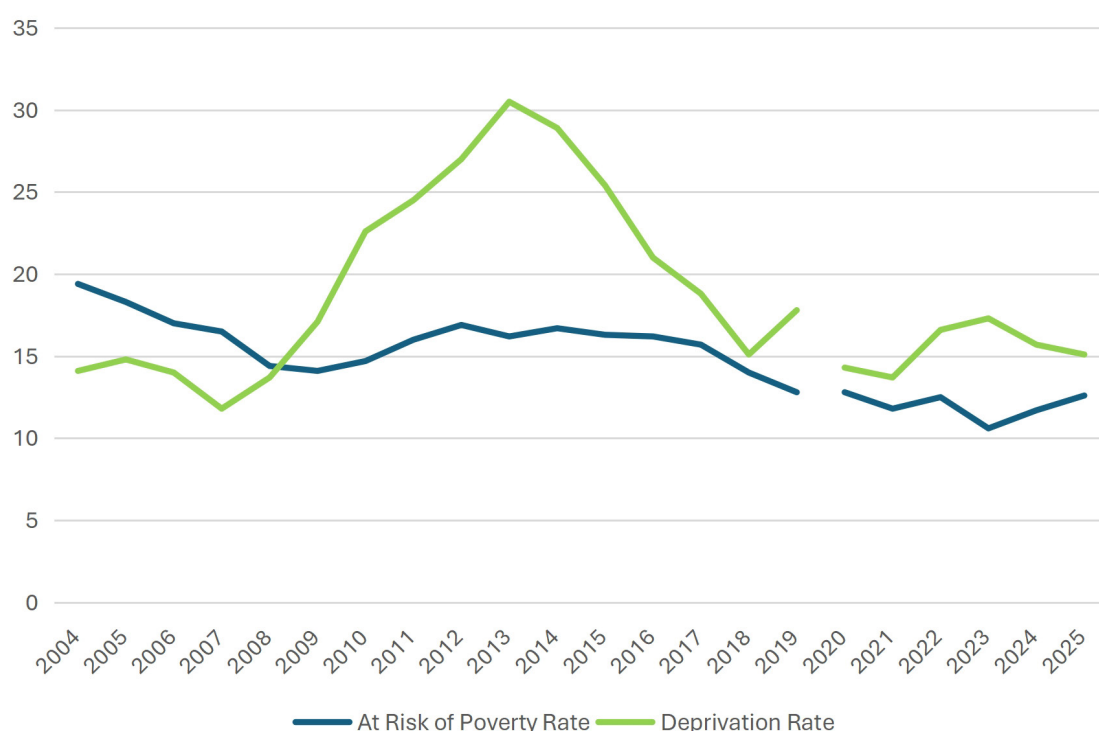
In SILC 2025, 15.1 per cent of people experienced enforced deprivation, down marginally from 15.7 per cent in the preceding year.

**Table 5: At-risk-of-poverty rate & enforced deprivation rate (2020-2025)**

|                         | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|-------------------------|------|------|------|------|------|------|
| At-risk-of-poverty rate | 12.8 | 11.8 | 12.5 | 10.6 | 11.7 | 12.6 |
| Deprivation rate        | 14.3 | 13.7 | 16.6 | 17.3 | 15.7 | 15.1 |

Source: CSO, Survey on Income and Living Conditions (SILC) 2025

Over the past two decades, the at-risk-of-poverty rate has followed a long-term downward trend. In 2004, 19.4 per cent of people in Ireland were at risk of poverty. The rate declined during the remainder of the 2000s, increased during the recession and subsequently fell again. This downward trend has been less evident over the last five years, during which the rate has remained at around 12 per cent. Nevertheless, it remains well below the 19.4 per cent recorded in 2004.

**Figure 5: At-risk-of-poverty rate & enforced deprivation rate (2004-2025)**

Source: CSO, Survey on Income and Living Conditions (SILC)

The longer-term pattern is quite different for enforced deprivation. In 2004, 14.1 per cent of people experienced enforced deprivation. In 2025, the rate was slightly higher, at 15.1 per cent.

The Great Recession produced a sharp increase in deprivation. By 2013, the rate had reached 30.5 per cent, meaning that almost one in three people was unable to afford at least two basic items or activities. As the economy recovered, the deprivation rate declined, eventually returning to around 15 per cent.

Both the at-risk-of-poverty and enforced deprivation rates therefore appear to have stabilised in recent years. However, this period also saw the introduction of substantial temporary government supports in response to the COVID-19 pandemic and the cost-of-living crisis. The effect of these interventions must be considered when interpreting the apparent stability of the headline indicators.

### 2.3 COVID-19 and cost of living income supports

During the COVID-19 pandemic, many people were forced out of employment as public-health restrictions came into effect. In response, the government introduced the Pandemic Unemployment Payment and the Temporary Wage Subsidy Scheme, which was subsequently replaced by the Employment Wage Subsidy Scheme.

These emergency interventions had a substantial effect on income distribution.<sup>8</sup> According to the

<sup>8</sup> Sweeney, R., and D. Storrie. (2022). "The State We Are In: Inequality in Ireland 2022." & Doorley K., Keane, C., McTague, A., O'Malley, S., Regan, M., Roantree, B., and Tuda, D. (2021). Distributional impact of tax and welfare policies: COVID-related policies and Budget 2021, Economic and Social Research Institute, special article, December 2020; CSO (2022b). Survey on Income and Living Conditions (SILC) 2021: Impact of Covid-19 income supports on poverty, Central Statistics Office, information note. Available at: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/impactofcovid-19incomesupportsonpoverty/>

CSO, without the pandemic income supports, the at-risk-of-poverty rate would have reached 20.5 per cent in 2020 and 19.9 per cent in 2021.<sup>9</sup>

The COVID-19 crisis was followed by another social and economic crisis. Following Russia's invasion of Ukraine, inflation in Ireland rose sharply. The government responded with a series of temporary measures intended to protect households from the worst effects of the cost-of-living crisis.<sup>10</sup>

Supports introduced from 2022 onwards included energy credits, lump-sum Fuel Allowance payments, double social welfare payments, and additional payments for groups including pensioners, people with disabilities, carers and low-income families.

Budget 2024 introduced a further round of supports. Although most were paid during late 2023, two universal €150 energy credits were applied to domestic electricity accounts in January and March 2024. A cost-of-living bonus double payment was also made in January 2024.

Budget 2025, announced shortly before the November 2024 general election, contained a further set of cost-of-living measures paid during the latter part of 2024.<sup>11</sup> These included:

- a double monthly Child Benefit payment for each child in November 2024;
- a €300 lump-sum payment to households receiving the Fuel Allowance;
- a €200 lump-sum payment to pensioners and recipients of the Living Alone Increase;
- a €400 lump-sum payment to recipients of the Working Family Payment;
- a €400 lump-sum payment to recipients of the Carer's Support Grant;
- a €400 lump-sum payment to recipients of Disability Allowance, Invalidity Pension or Blind Pension;
- a €100 lump-sum payment for each qualified child; and
- a universal €125 energy credit applied to domestic electricity accounts in November 2024.

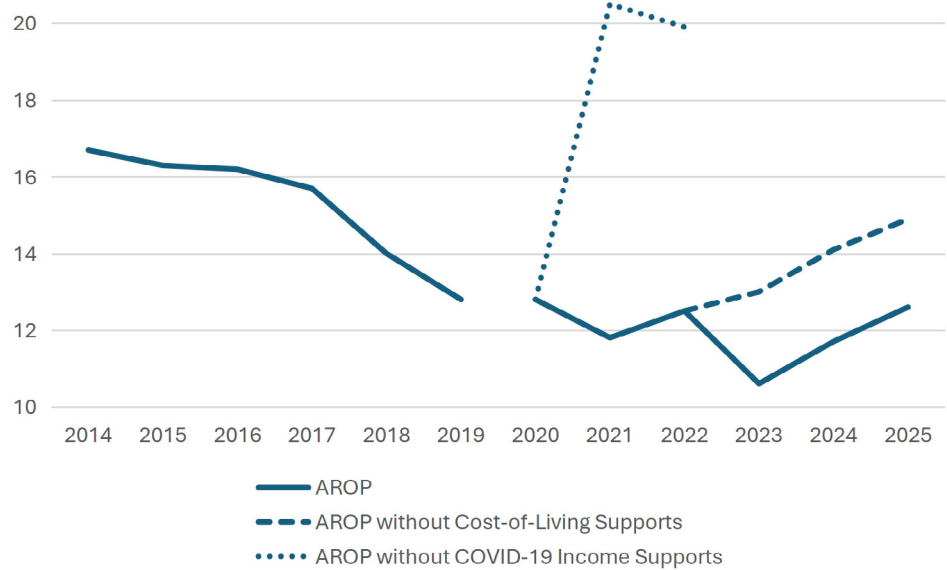
As noted earlier, SILC 2025 reports on income received during the 2024 calendar year. Its at-risk-of-poverty estimates therefore include the temporary supports paid during 2024 under Budgets 2024 and 2025.

9 Central Statistics Office. (2022) *Survey on Income and Living Conditions (SILC) 2021 Impact of COVID-19 Income Supports on Poverty*. <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/impactofcovid-19incomesupportsonpoverty/>. & Central Statistics Office. (2023a). *Survey on Income and Living Conditions (SILC) 2022 Impact of COVID-19 Income Supports on Poverty*. <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2022/impactofcovid-19incomesupportsonpoverty/>

10 The distributional aspect of this has been examined in previous issues of this report. Sweeney, R, and D. Storrie. "The state we are in: inequality in Ireland 2022." & Sweeney, R. "The state we are in: inequality in Ireland 2023."

11 Central Statistics Office (2026) *Survey on Income and Living Conditions (SILC) 2025: Impact of Cost-of-Living Measures on Poverty and Income*. Cork: Central Statistics Office. Available at: <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2025/impactofcostoflivingmeasuresonpovertyandincome/>

Figure 6: At-risk-of-poverty rate (2013-2025), both with and without cost-of-living measures



Source: CSO, Survey on Income and Living Conditions

Figure 6 demonstrates the substantial effect of temporary income supports. During the pandemic, the removal of the COVID-19 supports would have produced dramatically higher poverty rates. Following the pandemic, cost-of-living measures continued to suppress the headline rate. In SILC 2025, the at-risk-of-poverty rate was 12.6 per cent, but would have been 14.9 per cent in the absence of these measures.

The apparent stability of the poverty rate therefore conceals growing dependence on temporary state intervention. Rather than permanently raising the income floor, the government repeatedly relied on once-off payments to prevent increases in measured poverty.

Following the November 2024 election, government policy began to move away from universal energy credits and large packages of once-off cost-of-living payments. The withdrawal of the previous temporary payments may expose underlying increases in poverty that had been obscured by emergency intervention.

2.4 At risk groups

Moving beyond national averages, it is clear that poverty and deprivation are not evenly distributed across the population. Some groups are far more likely to experience these problems than others.

The at-risk-of-poverty and enforced deprivation rates are closely associated with low income. The demographic characteristics of those experiencing poverty and deprivation therefore mirror many of the patterns identified in Table 2.

**Table 6: At risk of poverty and enforced deprivation rates by demographic characteristics, 2025 (%)**

|                                                                  | At risk of poverty | Enforced Deprivation |
|------------------------------------------------------------------|--------------------|----------------------|
| <b>State</b>                                                     | 12.6               | 15.1                 |
| <b>Sex</b>                                                       |                    |                      |
| Male                                                             | 12.7               | 14.5                 |
| Female                                                           | 12.4               | 15.6                 |
| <b>Age group</b>                                                 |                    |                      |
| 0-17                                                             | 16.9               | 19.6                 |
| 18-34                                                            | 9.3                | 16                   |
| 35-49                                                            | 11.4               | 16.5                 |
| 50-64                                                            | 10.5               | 10.8                 |
| 65+                                                              | 14.8               | 9.8                  |
| <b>Principal Economic Status (aged 16 years and over)</b>        |                    |                      |
| Employed                                                         | 5.7                | 9.5                  |
| Unemployed                                                       | 29.3               | 42.1                 |
| Retired                                                          | 14.9               | 8.8                  |
| Unable to work due to long-standing health problems              | 28.4               | 39.2                 |
| Student, pupil                                                   | 17.4               | 18.9                 |
| Fulfilling domestic tasks                                        | 29.1               | 25.1                 |
| <b>Highest education level attained (aged 16 years and over)</b> |                    |                      |
| Primary or below                                                 | 24                 | 25.7                 |
| Lower secondary                                                  | 20.9               | 20                   |
| Higher secondary                                                 | 11.6               | 15.2                 |
| Post leaving cert                                                | 10.9               | 19.2                 |
| Third-level non degree                                           | 11.9               | 9.9                  |
| Third-level degree or above                                      | 5.6                | 7.6                  |
| <b>Household composition</b>                                     |                    |                      |
| 1 adult aged 65+                                                 | 30.3               | 18.3                 |
| 1 adult aged <65                                                 | 20                 | 21.7                 |
| 2 adults, at least 1 aged 65+                                    | 11.4               | 8                    |
| 2 adults, both aged <65                                          | 5.2                | 12.2                 |
| 3 or more adults                                                 | 6.4                | 9.8                  |
| 1 adult with children aged under 18                              | 17.1               | 48.7                 |
| 2 adults with 1-3 children aged under 18                         | 13.6               | 12.3                 |
| Other households with children aged under 18                     | 16.8               | 21.4                 |
| <b>Household type</b>                                            |                    |                      |
| One-person household                                             | 24.9               | 20.1                 |
| Lone-parent with at least one child aged less than 25            | 18.9               | 48.2                 |
| Lone-parent with all children aged 25 or more                    | 13.7               | 24.8                 |
| Couple without any child(ren)                                    | 6.4                | 4.6                  |
| Couple with at least one child aged less than 25                 | 12.7               | 13.3                 |
| Couple with all children aged 25 or more                         | 3.9                | 5.5                  |
| Other type of household                                          | 13.1               | 15.1                 |
| <b>Number of persons at work in the household</b>                |                    |                      |
| 0                                                                | 28.5               | 29.6                 |
| 1                                                                | 18.9               | 19.9                 |
| 2                                                                | 5.5                | 8.3                  |
| 3+                                                               | 1.3                | 7.7                  |
| <b>Tenure status</b>                                             |                    |                      |
| Owner-occupied                                                   | 7.4                | 7.6                  |
| Rented or rent free                                              | 24.2               | 31.9                 |
| <b>Urban/rural location</b>                                      |                    |                      |
| Urban areas                                                      | 12.9               | 16.8                 |
| Rural areas                                                      | 11.7               | 11.1                 |
| <b>Region</b>                                                    |                    |                      |
| Northern and Western                                             | 20.4               | 17.1                 |
| Southern                                                         | 12.6               | 13.7                 |
| Eastern and Midland                                              | 9.6                | 15.2                 |

Source: CSO, Survey on Income and Living Conditions (SILC) 2025

In particular, exclusion from employment is a major predictor of poverty and deprivation. Among people in employment, 5.7 per cent were at risk of poverty, compared with the national rate of 12.6 per cent. Similarly, 9.5 per cent of employed people experienced enforced deprivation, compared with 15.1 per cent nationally.

Every principal economic status other than employment was associated with an at-risk-of-poverty rate above the national average. This was particularly evident among unemployed people, of whom 29.3 per cent were at risk of poverty and 42.1 per cent experienced enforced deprivation. Among those unable to work because of long-standing health problems, the corresponding rates were 28.4 and 39.2 per cent.

Children and people aged 65 and over, the age groups least likely to be in employment, also had above-average at-risk-of-poverty rates of 16.9 and 14.8 per cent respectively. Interestingly, however, enforced deprivation tended to decline with age. The rate was 19.6 per cent among children but only 9.8 per cent among those aged 65 and over.

Again, likely reflecting differences in employment and caring responsibilities, lone-parent families and the overlapping category of households comprising one adult and children under 18 experienced poverty at rates well above the national average. The at-risk-of-poverty rates for these groups were 18.9 and 17.1 per cent respectively. More strikingly, almost half experienced enforced deprivation, at rates of 48.2 and 48.7 per cent.

Housing tenure was also closely associated with poverty and deprivation. Almost one-quarter of renters, 24.2 per cent, were at risk of poverty, compared with 7.4 per cent of owner-occupiers. Nearly one-third of renters, 31.9 per cent, experienced enforced deprivation, compared with only 7.6 per cent of owner-occupiers. While these differences cannot be attributed solely to wealth, they demonstrate how income inequality and unequal ownership of housing overlap.

## 2.5 Homelessness

Renters are not the only people who experience the effects of the housing crisis. It is felt most acutely by people who are homeless. Here, we move away from the SILC indicators and consider direct administrative figures on the use of emergency accommodation.

During the week of 22–28 June 2026, 11,862 adults and 5,620 dependent children were living in local authority-managed emergency accommodation. The figures included 2,706 families, of which 1,557 were one-parent families. In total, 17,482 people were recorded as living in emergency accommodation.<sup>12</sup>

Each of these figures represented a substantial increase on those presented in last year's report. The homelessness crisis has worsened so dramatically over the past decade that there is now a real danger of becoming desensitised to the scale of the figures.

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12 Department of Housing, Local Government and Heritage (2026) *Homelessness Data*. Dublin: Government of Ireland. Available at: <https://www.gov.ie/en/department-of-housing-local-government-and-heritage/collections/homelessness-data/>

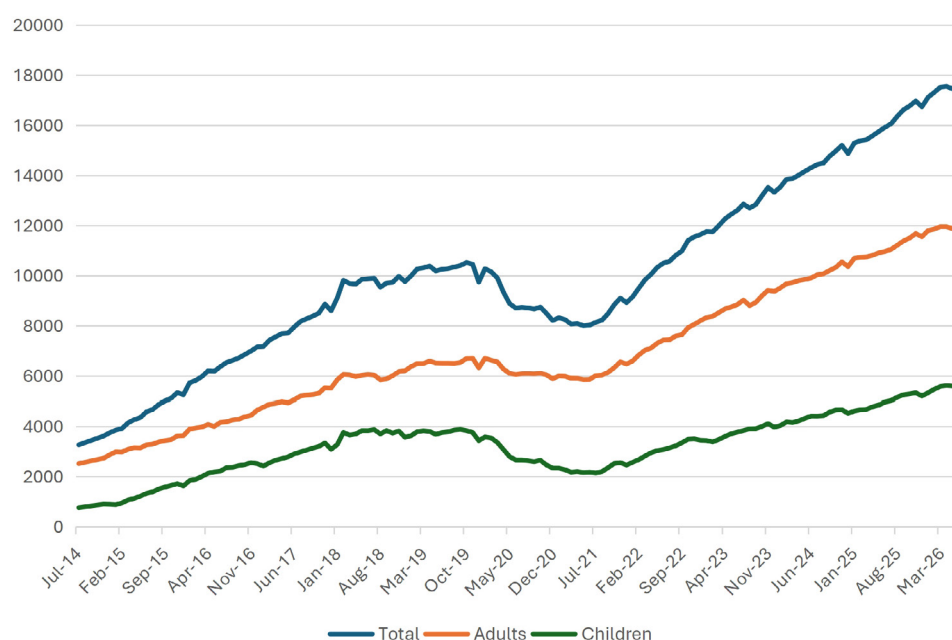
**Table 7: Adults and families accessing local authority managed emergency accommodation during the week of 22-28 June 2026**

| Region       | Adults        |                                |                         |                         | Families          |                                            |              |                           |
|--------------|---------------|--------------------------------|-------------------------|-------------------------|-------------------|--------------------------------------------|--------------|---------------------------|
|              | Adults        | (of which)<br>Single<br>Adults | Male                    | Female                  | Total<br>Families | (of which)<br>single<br>parent<br>families | Total Adults | Total child<br>dependants |
| Dublin       | 8,216         | 4,908                          | 4,933                   | 3,283                   | 1,863             | 1026                                       | 3,308        | 4,102                     |
| Mid-East     | 636           | 354                            | 346                     | 290                     | 184               | 120                                        | 282          | 346                       |
| Midlands     | 224           | 142                            | 126                     | 98                      | 56                | 35                                         | 82           | 117                       |
| Mid-West     | 752           | 422                            | 386                     | 366                     | 215               | 123                                        | 330          | 373                       |
| North-East   | 163           | 137                            | 101                     | 62                      | 20                | 17                                         | 26           | 48                        |
| North-West   | 171           | 122                            | 101                     | 70                      | 34                | 26                                         | 49           | 68                        |
| South-East   | 361           | 250                            | 208                     | 153                     | 79                | 59                                         | 111          | 119                       |
| South-West   | 902           | 689                            | 567                     | 335                     | 145               | 95                                         | 213          | 255                       |
| West         | 437           | 264                            | 246                     | 191                     | 110               | 56                                         | 173          | 192                       |
| <b>TOTAL</b> | <b>11,862</b> | <b>7,288</b><br>(61.4%)        | <b>7,014</b><br>(59.1%) | <b>4,848</b><br>(40.9%) | <b>2,706</b>      | <b>1,557 (57.5%)</b>                       | <b>4,574</b> | <b>5,620</b>              |

Source: Department of Housing, Local Government and Heritage

In July 2014, 3,258 people were living in local authority-managed emergency accommodation. Despite a temporary reduction during the COVID-19 pandemic, this had increased to 17,482 by June 2026, a rise of 437 per cent. Over the same period, the number of children increased from 749 to 5,620, a rise of 650 per cent.<sup>13</sup>

**Figure 7: Child dependents accessing local authority managed emergency accommodation (2014-2026)**



Source: Focus Ireland, Department of Housing, Local Government and Heritage

<sup>13</sup> Focus Ireland (2026) 'Number of people who are homeless and relying on emergency homeless accommodation'. Available at: <https://www.focusireland.ie/knowledge-hub/latest-figures/>

These figures must be treated with caution. They do not provide a comprehensive measure of homelessness, including child homelessness. They count only people accessing local authority-managed emergency accommodation.

While consistent and reliable data on the full extent of homelessness are not available, it is widely understood that the actual level is significantly higher than the official figures published by the Department of Housing, Local Government and Heritage. The statistics exclude people in own-door temporary accommodation, domestic violence refuges and the asylum system, as well as people sleeping rough. They also exclude the many people experiencing hidden homelessness who are staying with family or friends in insecure, overcrowded or otherwise unsuitable accommodation.<sup>14</sup>

As Social Justice Ireland has noted,<sup>15</sup> a 2019 report commissioned by the European Commission described the state of homelessness data collection in Ireland as “statistical obfuscation, if not ‘corruption’”.<sup>16</sup>

## 4. Conclusion

The evidence presented in this chapter tells a familiar but important story. Ireland continues to have a highly unequal distribution of market income, but taxes and social transfers substantially reduce the resulting disposable-income inequality. This redistributive system is effective and prevents much higher levels of poverty and deprivation. However, it continues to compensate for inequalities produced elsewhere rather than addressing their underlying causes.

The apparent stability of the headline indicators also conceals significant pressures. There has been little real growth in household income since 2022, while temporary cost-of-living supports have prevented a larger increase in poverty. Poverty and deprivation remain heavily concentrated among people outside employment, lone-parent families, people with disabilities or long-term illnesses, and renters. The continued rise in homelessness represents the most extreme expression of these inequalities.

Ireland's social protection system remains essential, but compensatory payments alone cannot provide a lasting solution. Reducing inequality requires secure and adequately paid employment, permanently higher income floors, affordable housing and stronger universal public services.

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<sup>14</sup> Ibid.

<sup>15</sup> Healy, S., C. Bennett, S. Devilly, M. Murphy, S. Rogers, and B. Reynolds. (2023). *Social Justice Matters: 2023 Guide to A Fairer Irish Society*. Dublin: Social Justice Ireland. p.132.

<sup>16</sup> Daly, M. (2019). *ESPN Thematic Report on National strategies to fight homelessness and housing exclusion – Ireland*. Brussels: European Commission.







The year 2026 marks 25 years since TASC was established. Throughout that period, economic inequality and democratic accountability have remained at the centre of the organisation's work. This report looks back over 25 years of TASC research, examines the current state of inequality in Ireland and considers how artificial intelligence may affect existing economic and social inequalities.

TASC's research has consistently shown that Ireland has a very unequal distribution of market income, but that its tax-and-transfer system substantially reduces the resulting inequality. The state is much better at compensating for inequality after it arises than at changing the structures that produce it. Drawing on the latest evidence, the report examines the distribution of income, poverty and deprivation, the housing crisis and the central role played by social transfers in supporting household living standards.

A special-focus chapter by TASC Technology Researcher Molly Newell explores how the rapid development of artificial intelligence could reshape work and inequality in Ireland. It considers who is most exposed to displacement, who may benefit from productivity gains and how AI could affect workplace power, discrimination, public services and the distribution of wealth.



TASC (Think tank for Action on Social Change) is an independent progressive think-tank whose core focus is addressing inequality and sustaining democracy.

