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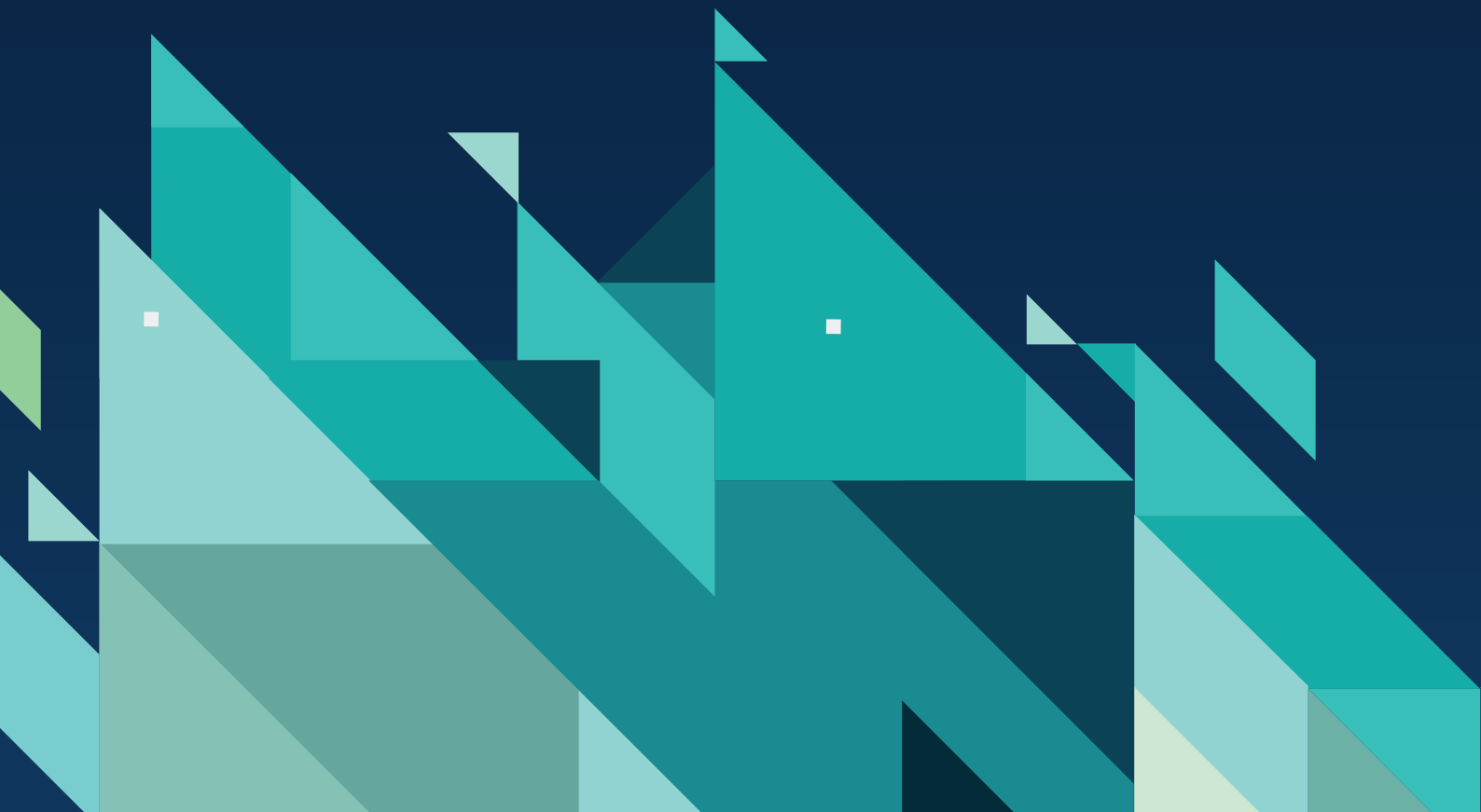
Deprived children in Ireland: Characterising those who are deprived but not income-poor

EVA SLEVIN, HELEN RUSSELL AND BERTRAND MAÎTRE



DEPRIVED CHILDREN IN IRELAND: CHARACTERISING THOSE WHO ARE DEPRIVED BUT NOT INCOME-POOR

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ABBREVIATIONS

AROP	At Risk of Poverty
CSO	Central Statistics Office
CSP	Child Support Payment
EU	European Union
EU-SILC	European Survey of Income and Living Conditions
EV	Economic Vulnerability
GUI	Growing Up in Ireland
HRP	Household Reference Person
SILC	Survey of Income and Living Conditions
DEIS	Delivering Equality of Opportunity in Schools
SICAP	Social Inclusion and Community Activation Programme

GLOSSARY

Equivalised Disposable Income

This accounts for the number of adults and children in each household by assigning weights to each household member. The first adult (aged 14 and over) is given a value of 1, the second and all subsequent adults are given 0.66, and each child (aged less than 14) and subsequent children is given 0.33. The household income is divided by the household weight, and this equivalised income is used in the poverty statistics.

At Risk of Poverty (AROP)

A person is **At Risk of Poverty** if their household has an equivalised disposable income below 60 per cent of the national median equivalised disposable income.

(Material) Deprivation

The enforced inability to afford two or more items from a defined list of 11 items that are considered the norm for other people in society.

Child-specific Deprivation

While children are defined as deprived under the previous definition, EU-SILC also measures a further set of indicators which examines children under 16 across a range of child-specific indicators. These are measured as part of three-year rolling modules in SILC.

Consistent Poverty

A person is defined as being in consistent poverty if they are both deprived and income poor. Their income is below the 60 per cent threshold, and they have an enforced lack of two or more items on the list of 11 deprivation items.

AROP After Housing Costs

AROP After Housing Costs adjusts household income for spending on rent and mortgage interest. If a household's equivalised disposable income after these costs are deducted is less than 60 per cent of the national median the household is considered AROP after-housing-costs.

Deprived not AROP

This category refers to a person who is materially deprived but is above the 60 per cent threshold to be defined as income poor.

AROP not deprived

This category refers to a person who is income poor but is not defined as deprived.

EXECUTIVE SUMMARY

Exposure to poverty in childhood has both immediate and long-term associated consequences. Reducing child poverty is a longstanding policy goal, with significant budget resources dedicated to income and service supports. In Ireland, the official measure of poverty is consistent poverty, which describes a person who is both materially deprived and At Risk of Poverty (AROP). Deprivation is defined as the enforced lack of two or more of 11 items, including items such as heating a home or eating protein once every two days. AROP is defined as having disposable income that is below 60 per cent of the median equivalised income for Ireland. This is also termed income poverty. However there are considerable cohorts of people who are either deprived but not AROP, or AROP but not deprived. This study is interested in the former, given the vulnerability of children who are above an income threshold but still experiencing deprivation.

This research draws on data from the Survey of Income and Living Conditions (SILC) focusing on children under 18 years. The study asks the following research questions:

1. What proportion of children (<18 years) and adults (18 and over) are deprived but not income poor (i.e. are not AROP)?
2. How has the size of this deprived but not AROP group changed over time (2004-2023)?
3. How does the size of the deprived not AROP group change if we alter the measurement of income (e.g. by changing the threshold or focusing on income after housing costs)?
4. Which children are deprived and not AROP? Considering factors such as household composition, child age, migrant status, disability and the education and employment status of adults in household.
5. Do the outcomes of children that are deprived but not AROP differ from those that are consistently poor?

This report refers to four categories, 1) neither deprived nor income poor, 2) income poor not deprived (AROP not deprived), 3) deprived not income poor (deprived not AROP), and 4) consistently poor. The main focus of this report is on group 3.

KEY FINDINGS

Close to one-in-five (17 per cent) children are deprived but not AROP in 2023, increasing from 12 per cent in 2022. Over the same year there was a decline in consistent poverty, from 7 per cent to 5 per cent of children. Over a longer

timeframe, the proportion of children defined as deprived but not income poor was decreasing from 2004 until the Great Recession in 2008, before rising steadily, reaching its highest point during the austerity period (2010 to 2015). The number of children living in consistent poverty also peaked in the austerity period. The subsequent analyses focus on the most recent period, pooling data for 2022 and 2023 to allow a sufficient number of cases.

Over half of children that are deprived but not AROP live in households with incomes just above the poverty line i.e. their incomes are between 60 and 80 per cent of median income. Raising the cut-off to define poverty may allow more children to be classified as consistently poor, and support better targeted measures.

An additional explanation for being materially deprived but not AROP is that these households are faced with additional housing costs or needs that are not captured in the equivalised income measure. Adjusting the measure of income poverty for housing costs almost doubles the number of children categorised as consistently poor, while decreasing the number defined as deprived not AROP, from 14 per cent to 8.6 per cent. This shows that a significant number of this cohort is facing high housing costs, preventing them from translating their relatively higher income into an adequate standard of living.

Previous research has highlighted that people with a disability face considerably higher living costs. They will therefore struggle to obtain the same standard of living compared to someone on the same level of income without a disability (Doorley et al., 2025). This report finds that 39 per cent of children in the deprived not AROP group are living in households where at least one member over the age of 16 has a disability; this compares to 42 per cent of those in consistent poverty, 23 per cent AROP not deprived and 21 per cent neither deprived nor AROP. This suggests that the additional costs of disability are another reason for experiencing deprivation while not being income poor.

This research also examines a range of other characteristics and their association with deprivation and income poverty among children. The deprived not AROP category is also distinctive for lone parent status, with 40.9 per cent of this group living in lone parent households, compared to 31.3 per cent and 19.6 per cent for consistent poverty and AROP not deprived respectively.

These and other characteristics were also tested in a multinomial linear regression model. Disability status, lone parenthood, educational attainment of the household reference person (HRP), unemployment of the HRP, migrant status of

HRP, and living in rural area are significant predictors of both consistent poverty and being deprived not-AROP, compared to the baseline category of neither deprived nor AROP. This means that the same risk groups are relevant for reducing child consistent poverty and child deprivation more widely.

The final chapter compares the experience of financial strain, debt and wellbeing of the HRP (life satisfaction, financial satisfaction, subjective health and mental health) for children in different poverty categories. It finds that financial, health and wellbeing strains are common among the households of children in the deprived not AROP group. Generally, the strain felt by these households is greater than those who are AROP not deprived but somewhat less than those experiencing consistent poverty. However, in the case of debt problems (being in arrears) and finding the repayments on loans to be a heavy burden, the deprived not AROP group fare as badly or worse than the consistently poor. This suggests that accumulated debt is another reason why those above the income threshold are materially deprived. Lower subjective health is also most common among the deprived not AROP group, which is consistent with the finding on disability. The similarity in financial strain levels also suggests the importance of targeted measures for these households not defined as consistently poor, as they are experiencing significant adverse experiences.

IMPLICATIONS FOR POVERTY MEASUREMENT AND POLICY

The results of this research indicate a need for more comprehensive policies tackling child poverty to address those experiencing deprivation but who are above the 60 per cent median threshold. It also highlights the role of housing costs for understanding the living standards of families with children and their risk of deprivation. Poverty measures calculated using a post-housing cost measure of income are now routinely published by the Central Statistics Office (CSO) (Central Statistics Office, 2024). Adjusting income for the cost of disability to take account of this group's significant additional needs should also be considered.

Prior studies have highlighted the significant role that social transfers and benefits-in-kind play in reducing child poverty at a national level (Bárcena-Martín et al., 2018; Chzhen and Bradshaw, 2012). Enhancing social transfers for families and supporting increased employment are important policy levers for addressing child poverty (Doorley et al., 2022). Analysis of the effectiveness of different benefit measures further found that a second tier of Child Benefit could lift 40,000 children out of income poverty (Roantree and Doorley, 2023).

While studies above focus on income poverty, it is likely that these policies would also impact on material deprivation, though based on previous estimates the effect is likely to be weaker (Notten and Guio, 2020; Doorley et al., 2022). Aiming to

reduce deprivation is more challenging for policymakers; nevertheless the shared risk factors for deprivation with and without income poverty mean that measures targeted at these risk groups would be effective for reaching both groups. Some policies such as the SICAP[1] (Social Inclusion and Community Activation Programme) scheme and DEIS[2] (Delivering Equality of Opportunity in Schools) already target deprivation at the area level and are therefore important for reaching those who are deprived but not income poor. Similarly, universal benefits and services will reach all children regardless of whether they fall above or below a given income threshold. Cross-national research has highlighted the significant role of public services in addressing child poverty.

Support for families to pay off debt, for example through enhancements on the MABS[3] (Money Advice and Budgeting Service) supports, would likely be of particular benefit to the deprived not income poor group. Additionally, decreasing the cost of housing – through housing cost supplements and greater supply of social and affordable housing – would support decreased child deprivation, and therefore should be considered an important anti-poverty measure.

1 Provides funding to tackle poverty and social exclusion at a local level, aimed at disadvantaged communities, jobless households, people with disabilities, refugees, members of the Traveller community and Roma and many others.

2 Department of Education Policy aiming to reduce educational disadvantage by providing additional resources to schools with a large number of students at risk of educational disadvantage. Supports include school meals programme and literacy and numeracy supports.

3 Free service with money advisors to help people struggling to manage money or with debt problems. This includes support to those in mortgage arrears.

CHAPTER 1
Background and policy context

1.1 INTRODUCTION

The measure of poverty adopted in the national poverty monitoring in Ireland recognises the multidimensional nature of poverty. It comprises both an income measure (AROP) and a measure of material deprivation. Income poverty, also referred to as the At Risk of Poverty (AROP) measure, refers to households or individuals whose income is below 60 per cent of the median equivalised household income for that year. The EU also include material deprivation indicators in their poverty measurement.

Poverty is defined as an inability to participate in the normal way of life in society due to a lack of resources. The inclusion of the deprivation indicator is designed to capture longer term access to resources, which is imperfectly measured by income alone. The deprivation element also captures the capability of the household to convert a given level of income into an adequate standard of living. For example, a household that includes a person with a disability faces additional costs and requires a higher level of income to achieve the same standard of living compared to an identical household with no disabled member (Cullinan et al., 2011; Indecon 2021; Doorley et al., 2025).

Those who are both at risk of poverty and materially deprived are defined as consistently poor. This measure has been used for Irish national poverty targets. For example, the *Roadmap for Social Inclusion 2020-2025* (Government of Ireland, 2020) sets out an overall target to reduce the proportion of households living in consistent poverty to 2 per cent or less by 2025. The roadmap did not include a revised target for consistent poverty among children. Instead, the deadline for the previous target to lift 70,000 children out of consistent poverty was extended from 2020 to 2025.

There are a significant number of individuals who are income poor (AROP) but not deprived, and others who are deprived but not AROP. The group that are AROP but not deprived may include, for example, self-employed workers (Horemans and Marx, 2017; Sevä and Larsson, 2015), pensioners (Kotecha et al., 2013) or students who have a low current income but have savings, assets, parental transfers or wider supports that mean they do not experience material deprivation and therefore their current income is not a good indicator of their long-term resources.

Households that are **deprived but not income poor** are likely to include those whose income lies just above the 60 per cent threshold for At Risk of Poverty, those with debts that deplete their standard of living, those who have additional needs or costs or have long-term low access to resources (Atkinson and Marlier, 2010). As the material deprivation indicators tap directly into individual standards of living, there is a legitimate concern about the circumstances and composition of this group.

1.1.1 Research questions

The study seeks to address the following questions:

1. What proportion of children (<18 years) and adults (18 and over) are deprived but not income poor (i.e. are not AROP)?
2. How has the size of this deprived but not AROP group changed over time (2004-2023)?
3. How does the size of the deprived not AROP group change if we alter the measurement of income (e.g. by changing the threshold or focusing on income after housing costs)?
4. Which children are deprived and not AROP? Considering factors such as household composition, child age, migrant status, disability and the education and employment status of adults in household.
5. Do the outcomes of children that are deprived but not AROP differ from those that are consistently poor?

The answer to these questions can help to identify the sorts of supports needed for children and their families identified by different measures of poverty. The study will also draw out the implications for poverty measurement and targets.

1.2 LITERATURE REVIEW

There is a large body of literature that explores material deprivation and poverty around the world, both conceptually and in practical application. A subset of this research explores child poverty. Research in Ireland and the EU has focused on developing a robust measure of poverty that is grounded in multidimensionality, that is capable of measuring change over time and differences in standards of living across countries. Townsend's seminal work on poverty has provided a widely used definition:

> *Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or are at least widely encouraged or approved, in the societies to which they belong. Their resources are so*

> *seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities.* (Townsend, 1979, p. 31)

This definition of poverty has two core elements, a lack of resources and a general inability to participate in society to a normal standard. This definition is difficult to measure using a singular metric (Maître et al., 2006; Nolan and Whelan, 2007; 2011; Townsend, 1979). The solution adopted in Ireland has been to adopt a measure that considers both income poverty and non-monetary indicators of material deprivation. Income poverty, also called the At Risk of Poverty (AROP) indicator, measures whether a person's income falls below 60 per cent of the median equivalised disposable income. This identifies individuals whose current income is significantly below the societal standard. This indicator is also widely used in the EU as part of the dashboard of poverty indicators and as a key component of poverty reduction targets across the EU (Eurostat, 2010; European Commission, 2021; Sprong and Maître, 2023). However, reliance on relative income measures alone can lead to counterintuitive results in periods of rapid economic growth or decline or in cross-country comparisons, and is insufficient to pick up differences in need and consumption (Ringen, 1988: see discussion below), and this has led to the inclusion of more direct measures of living standards, such as indicators of material deprivation (Goedemé et al., 2020). Material deprivation is defined as the inability to afford those goods and services that are considered ordinary by society (Fusco et al., 2010). The official measure of material deprivation in Ireland is the 'enforced lack' of two or more of 11 goods and services (Watson et al., 2017). Combining both measures produces a measure of consistent poverty, indicating deprivation in both material and income dimensions.

1.2.1 Measuring material deprivation

There are a number of potential indicators for material deprivation, which has fed into substantive research on the most appropriate choices (Guio et al., 2017; Nolan and Whelan, 2010; OECD, 2008; Watson et al., 2017). In Ireland, this research informed the current 11-indicator measure of material deprivation,[4] chosen after rigorous testing on a wider list of indicators (Watson et al., 2017). This found that these 11 indicators, including *Unable to afford to keep the house adequately warm,* and *Unable to afford a meal with meat, chicken or fish (or vegetarian equivalent) every second day*, fulfilled four key criteria for inclusion; suitability, validity, reliability and additivity (Guio et al., 2017). The deprivation items available were recently reviewed by Maître and Privalko (2021) who concluded that the existing 11-item measure has reliable internal consistency and validity, and that expanding to a 15-item measure with marginally higher consistency is not justified.[5] At an EU level, Member States have adopted commonly agreed indicators for deprivation in

4 See Section 2.3 for the full list of deprivation items.
5 The study analysed 47 potential indicators of deprivation.

2001 (Fusco et al., 2010). There are 13 deprivation items measured by Eurostat, with six relating to the individual and seven relating to the household (Eurostat, 2023).

There is additional debate over the number of items that should be lacking to indicate that someone is experiencing deprivation. In Ireland, a person is defined as materially deprived if they lack at least two of 11 indicators (Central Statistics Office, 2022c). At a European level, basic deprivation is measured as lacking two or more of 13 items, but severe material deprivation is indicated by the proportion of the population experiencing a lack of at least seven out of the 13 deprivation items measured (Eurostat, 2023).

1.2.1.1 Why measure material deprivation separately to AROP?

Material deprivation is distinct from AROP; it is considered a 'direct' measure of poverty compared to the 'indirect' AROP measure. In essence, material deprivation measures the 'effective rather than potential satisfaction of the needs' (Fusco et al., 2010, p. 135). From an anti-poverty strategy perspective, it is crucial to identify the groups most at risk of poverty or social exclusion. Research has shown that these at-risk groups cannot be captured with income measures alone (Watson et al., 2012a). Income measures are usually taken at a single point in time or reference period, failing to capture long-term command over resources. In contrast, deprivation measures, even at a single time-point, capture longer term access to resources (Watson et al., 2017). Access to resources such as savings or family support can cushion households from periods of low income, while a lack of access to resources through accumulated debt or illness expenses can worsen a household's income state. Furthermore, while income is usually equivalised – meaning it accounts for household size and composition – it does not adequately adjust for some groups, such as those with a disability or with very young children (Doorley et al., 2025).

Additionally, a relative income measure does not adequately capture that rapid changes in circumstances are driven by a significant rise or fall in household incomes across society, for example in a boom or recession (Whelan and Maître, 2010). Taking an extreme example; if all household incomes fall by 20 per cent, the poverty threshold will be lowered and the proportion of individuals under the poverty line will stay the same, even though the standard of living has declined for everyone.[6] Moreover, periods of high inflation such as the one recently experienced can erode household purchasing power in ways that are not fully reflected by nominal income measures alone. Indeed, between 2021 and 2023, nominal equivalised household disposable income increased by an average of

[6] Anchored in time and adjusted head-count poverty lines can go some way to addressing this issue as can the 'extended head count ratio' proposed by Goedemé et al., 2022.

4.4 per cent (Roantree et al., 2024). However, this growth was surpassed by inflation, with the Consumer Price Index rising from 5 per cent in January 2022 to a peak of 8.5 per cent in December 2022, before gradually declining to 4.6 per cent by December 2023. During the same period, the At Risk of Poverty rate rose from 11.8 per cent in 2021 to 12.5 per cent in 2022, then fell to 10.6 per cent in 2023. In contrast, the basic deprivation rate increased steadily, from 13.7 per cent in 2021 to 16.6 per cent in 2022 and 17.3 per cent in 2023 (CSO, 2024). As noted by Roantree et al. (2024), the measure of material deprivation may be capturing the effects of the inflationary period, which left some households unable to afford essential items (such as adequate home heating) that are included in the deprivation measures. These effects may not yet be fully reflected in the AROP figures. Furthermore, research by Lydon (2022) indicates that in Ireland inflation disproportionately affected lower-income households, as a larger share of their spending goes toward necessities like food and energy, categories that saw particularly sharp price increases during this period. As such, it is important to examine both AROP and material deprivation to ensure a more comprehensive picture of poverty can be gained.

A large body of research has found that, while both measures were positively correlated with one another, neither could capture the full population experiencing the other (Muffels and Fouarge, 2001; Nolan and Whelan, 2010; Notten and Roelen, 2010). This mismatch persisted across cross-sectional and longitudinal studies of deprivation and AROP rates (Muffels and Fouarge, 2001; Whelan et al., 2004), as well as when looking at deprivation components associated most strongly with income (Perry, 2002). Solely taking an income-based approach leads to variant conclusions on poverty levels in a country, as well as different groups being identified as poor. This then has an impact on policy (Nolan and Whelan, 2010). Furthermore, income above the median 60 per cent threshold does not necessarily protect households from deprivation where they incur additional needs, such as disability or childcare costs (OECD, 2008).

1.2.1.2 Child material deprivation

Child material deprivation can be assessed in two ways. The first examines household level material deprivation indicators, considering that deprivation at the household level would capture deprivation for children. This is the approach taken in national poverty measurement in Ireland (Sprong and Maître, 2023). The second line of thinking considers the unique experience of child poverty and suggests a dedicated measure to capture the full extent of child poverty in a country (Guio et al., 2018; Main and Bradshaw, 2012). Both strands of research have value, with the former having the benefit of a wider range of data availability, as well as allowing comparison of deprivation across age groups and the calculation of deprivation rates for the whole population. Data on child-specific experiences of poverty, especially those collected directly from children, are less frequently collected. Furthermore, research in the Irish context has shown there is substantive overlap

between deprivation for adults and deprivation experienced by children in the same household, where the majority of deprived children are captured by measuring household deprivation (Whelan and Maître, 2012). This research also found that 15 per cent of children were experiencing basic deprivation, but not child-specific deprivation, and 3 per cent experienced child deprivation only.[7] These children may not be picked up due to a cushioning effect from parents attempting to protect the child from poverty. This cushioning effect is illustrated by the CSO results from the EU-SILC 2021 module on child poverty, finding that 4.3 per cent of households had a parent unable to afford new clothes for their child/children, but 10.5 per cent were unable to afford new clothes themselves (Central Statistics Office, 2022b).

There is a body of research exploring links between family income and deprivation at a household and at an individual child level (Bastos et al., 2004; Notten and Roelen, 2010; Perry, 2002). In 2014, an ad-hoc module by the EU-SILC explored child-specific deprivation indicators. Subsequently a set of 12 child-specific items were identified and will be measured as part of the EU-SILC every three years, starting in 2021 (Eurostat, 2024a). The questions are asked to all households containing at least one child aged under 16. These include items such 'Unable to afford age-appropriate books for children under 16' 'Unable to afford outdoor leisure equipment (e.g. bicycle, roller skates, etc.) for children under 16'.[8] While the measures are child-specific, the information is collected from the household reference person. Where there is more than one child <16, the questions were asked about all children collectively. Therefore, this measure assumes that a non-deprived child cannot have a deprived sibling (Central Statistics Office, 2022a). Some of the items are not applicable for very young children who are treated as missing on these items unless they have an older sibling. The EU have adopted a 17-point measure of child poverty that includes both child-specific variables, and household level variables that affected the child (Guio et al., 2018).[9] We examine some of these child-specific indicators in Chapter 2. However, as these measures are only available in 2021, the main analyses in this report focus on the household level indicators.

1.2.2 Trends in child poverty and deprivation in Ireland

In an Irish context, the trends for child deprivation and AROP rates are somewhat different. Taking a long-run view from 1994 to 2019, deprivation was substantially higher for children under 18 than other age groups throughout the period, and the trends closely followed the economic cycle of boom bust and recovery (Roantree

7 Child specific deprivation includes items such as not having fresh fruit and vegetables once per day, or not having books at home suitable for their age.

8 See the full list at https://www.cso.ie/en/releasesandpublications/ep/p-silccd/silcmoduleonchilddeprivation2021/introductionandresultsatstatelevel/.

9 There are 12 child-specific variables and five household level indicators, see https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Child_deprivation.

et al., 2024, p. 14). While child deprivation fell between 2013 and 2018 there was a subsequent rise in 2023. The AROP measure shows a gradual decline in child AROP rates between 2010 and 2022/2023.

AROP rates for children, using an 'anchored poverty threshold', increased from 18 per cent to 28 per cent between 2008 and 2012 (Nolan and Maître, 2017). Both the 1998 and 2008 Growing Up in Ireland cohorts experienced rising levels of economic vulnerability[10] over the period of the financial crash and subsequent austerity 2008-2014 (Watson et al., 2017). Families who faced persistent economic vulnerability before and during the recession were more disadvantaged, such as being lone parents households or having a family member with a disability, compared to families who became economically vulnerable as a result of the recession (Watson et al., 2014).

1.2.3 Risk factors for child poverty and deprivation

Comparing child poverty in Ireland and Northern Ireland, the strongest predictors for child AROP rates and deprivation[11] in Ireland were household structure (number of children, lone/two parent), household attachment to the labour market and especially low educational levels of the household head (Russell et al., 2025). While the at-risk populations for material deprivation and AROP overlap, particular groups see a higher deprivation risk. At least one household member having a disability had a stronger relationship with deprivation than with AROP, likely due to the increased costs associated with disability. Children under the age of five were most likely to be AROP, while older children were more at risk of deprivation. The former trend is partially explained by lower levels of HRP employment, and lower employment for households with younger children generally (Russell et al., 2025, p. 46).

Longitudinal analysis of child poverty based on the Growing Up in Ireland (GUI) study found that low levels of maternal education were a particularly strong predictor of persistent economic vulnerability[12] from infancy to nine years (Maître et al., 2021). Maître et al. (2021) also find that living in a lone-parent family, disability of the primary caregiver and ethnic minority status are predictors of economic vulnerability during early and later childhood. Furthermore, children in families with 4+ children experience an increased risk of poverty and material deprivation (Köppe and Curran, 2025). Children were more likely to enter

10 Economic vulnerability is a latent concept measured through an analysis of income poverty, financial stress, and employment in the case of Watson et al., 2017).

11 The measure of deprivation used was not the official Irish measure as identical indicators were not available for Northern Ireland. The measure was based on the inability to afford two or more of five items: keeping home warm, holiday away from home one week a year, replace worn out furniture, spend money on self, arrears on bills.

12 Economic vulnerability (EV) is a multidimensional measure of poverty. It is based on the latent class statistical technique that analyses the underlying association between different variables (in this case economic stress, low income and material deprivation) and, based on probabilities, assign group membership to a latent variable (here EV).

economic vulnerability when parents separated or when either parent experienced job loss (Russell et al., 2025). When mothers transitioned from non-employment to full-time work, or when either parent moved from part-time to full-time employment, families were more likely to exit economic vulnerability.

European-wide research on child poverty has identified similar risk factors for child deprivation. Ireland sat just below the EU average for the percentage of children at risk of poverty or social exclusion[13] in 2023 (Eurostat, 2024b). Children in single-parent households are at a higher risk of both material deprivation and AROP across Europe and in Ireland than children in two-parent households, and the risks are higher for families with more children or lower parental education (Chzhen and Bradshaw, 2012). Similar patterns are found in Ireland (Nolan and Maître, 2017; Roantree et al., 2024; Watson et al., 2014). Guio et al. (2021) specifically examine risks for child deprivation and find that household costs, health problems of adults in the household, number of children in the household and parental education are significant for child deprivation across the EU.

Guio et al. (2020; 2021) also find that GDP per capita has an impact on the explanatory power of different variables; the relationship between household income and deprivation becomes weaker when GDP is included in the model. When this is accounted for, differing household needs have the greatest explanatory power for child deprivation. They also find that public spending on in-kind social benefits has a positive effect on reducing child deprivation, which is corroborated by the mitigating effect of tax-transfers on child poverty in Ireland during the Great Recession (Nolan and Maître, 2017).

1.2.4 Previous research on the relationship between At Risk of Poverty (AROP) and deprivation

Previous research has shed light on the factors contributing to overall AROP rates or material deprivation, as well as factors contributing to differences between the two. Fusco et al. (2010) explore these factors, examining people who are both income and materially poor, as well as factors contributing to solely one or the other. They find levels of work intensity[14] are a predictor of deprivation, but not AROP. Additionally, absence of highly educated individuals increases risk of both AROP and deprivation, together or separately. Health does not have a large impact on AROP but does have an impact on risk of deprivation. Furthermore, level of deprivation tends to decrease with income, but Fusco et al. (2010) find that this relationship is not linear, where the slope of the income-deprivation relationship

[13] The EU measure of at risk of poverty or social exclusion (AROPE) identifies people who are either at risk of poverty, or severely materially and socially deprived or living in a household with a very low work intensity.

[14] Work intensity refers to the ratio between the actual number of months worked by all working-age household members and the total number of months they were theoretically available to work during the same period.

varies across the income distribution. Furthermore, they find a substantial variation between European countries associated with overall deprivation levels.

Consistent poverty, where someone is both materially deprived and AROP, is most prevalent for families with children and particularly for lone parent families, as well as working age adults with disabilities and their children (Doorley et al., 2022). These two groups alone accounted for more than half of those in consistent poverty in Ireland in 2019. Joblessness is also significant in increasing the probability of material deprivation (Doorley et al., 2022).

Previous research has examined the overlap between the material deprivation and AROP for Ireland. Roantree et al. (2022) examined the share of the materially deprived population *above* the income poverty line over the long term: it ranged from between 58 per cent in 2007 to 70 per cent in 2021.[15] Lone parent households and multi-adult households were more likely to be above the poverty line and experiencing derivation (ibid). Similarly, among households that are not AROP, those affected by disability have a higher rate of deprivation than households not affected by disability. Forty-seven per cent of individuals in materially deprived households with disabilities are within €100 (equivalised income) per week of the After Housing Costs (AHC) poverty line, with 80 per cent within €200 per week of this line (Roantree et al., 2022, p. 27).

1.3 POLICY CONTEXT

The following table describes Irish policies to support families with children as of 2023 (corresponding to the period of the SILC data used in this report). These policies are designed to support low-income or materially deprived parents in providing for their children. Some payments are universal,[16] such as the Child Support Payment (formally Increase for a Qualified Child), while others are means-tested. The rates of payment or income limits for many of these payments have increased in following Budgets to account for inflation and increased living costs, with the most recent update in January 2025 (Citizens Information, 2025). The core rates of payment for working age benefits in 2023 can be compared to the AROP threshold (60 per cent of median income), which stood at €16,558 per annum or €318 per week in 2023. A household that was fully dependent on One-Parent Family Payment (OFP) or Jobseeker's Benefit are likely to have an income substantially below the 60 per cent of median income threshold and therefore be measured as AROP. However, means-testing takes account of a variety of factors.

15 Roantree et al. (2022) apply the modified OECD equivalence scales which differ from the national scales. Adjusting income for housing costs they find that a higher proportion of households are income poor, and the proportion of the deprived population above the threshold consequently falls to just over 50 per cent in 2007 and 59 per cent in 2021.

16 There is a condition of habitual residence for social assistance payments and Child Benefit. The term habitually resident means a 'proven close link' to Ireland. This limits access for families in international protection accommodation services (IPAS).

Some benefits such as the OFP disregard a certain level of earnings, thus it is likely that some in receipt of means-tested payments will not count as AROP.

TABLE 1.1 OVERVIEW OF KEY INCOME SUPPORTS FOR FAMILIES WITH CHILDREN IN IRELAND RATES IN 2023

Policy	Description	Source
Child Support Payment (CSP)	Previously the Increase for a Qualified Child (IQC), paid alongside social welfare to parents/guardians with a child dependant (under 18). Rate is €50 for under 12s, and €62 for 12-18. Paid weekly.	Department of Social Protection, 2024d
One-Parent Family Payment	Payment to parents under 66 who are not cohabiting. Means tested. At least one child must be under 7. Maximum weekly rate is €244. Child maintenance payments are not included in income assessments.	Citizens Information, 2024d
Jobseeker's Benefit	Payment for people between 18 and 66 who have sufficient PRSI contributions and become fully or partially unemployed. Paid for six or nine months. €244.00/week with addition for qualified children, €50.00 under 12 and €62.00 over 12.	Department of Social Protection, 2024i
Jobseeker's Allowance	Means-tested benefit for those who do not qualify for Jobseeker's Benefit. €244 per week with addition for qualified children, €50 under 12 and €62 over 12.	Department of Social Protection, 2024j
Working Family Payment	Weekly payment to employees with children. Must pay PRSI in Ireland, and work 38+ hours/fortnight. Can be combined with hours worked by civil partner. Child must be under 18 or 22 in full time education. WFP is 60% of the difference between average weekly income and income limit based on number of children. E.g. One-child income limit is €705.00; three children is €907.	Department of Social Protection, 2024k
Back to Work Family Dividend	Helps people with children under 18 (or 22 in full time education) move from social welfare into work. Qualified if receiving OPFP or Jobseeker's Allowance and transitioning into work. €50.00/child under 12 per week, or €62.00/child per week, to a maximum of four children. This is halved in the second year of payment.	Department of Social Protection, 2024b
Disability Allowance	Weekly allowance paid from age 16 to people with a disability. Must have an injury, disease, mental or physical disability continuing for at least one year. Means tested. Weekly rate is €244. Additional rates for adult or child dependants of €50 for under 12, and €62 for over 12.	Department of Social Protection, 2024e
Child Benefit	Monthly payment of €140 paid to parents/guardians for each child living and being fully supported by them. Under 16, or 19 if in full time education/training, or has a disability.	Department of Social Protection, 2024c
HAP	Housing support provided by local authorities for households with a long-term housing need, such as long-term rent supplement recipients. Monthly rental payment to landlord.	Housing Assistance Payments, 2024
Rent Supplement	Payment for those in private rented housing whose income cannot cover the cost of their housing. Payment based on rent paid and income received. Minimum contribution towards rent is €30 for a single person and €40 for a couple.	Department of Social Protection, 2024g
		Contd.

TABLE 1.1 CONTD.

Policy	Description	Source
Social Housing	Provided by local authorities/approved housing bodies for those who cannot afford to buy or rent privately. Rent paid based on household's ability. Means tested, maximum net income limits are area-dependent.	Citizens Information, 2024a
Temporary Cost of Living Payments	Allocated in Budget 2025, including two double child-benefit payments, a €400 Disability Support Grant and €400 lump sum payment for Carers and a €100 child support payment.	Department of Social Protection, 2024f
Energy Credits	Recent Budgets have allocated energy credits to domestic electricity customers. In Budget 2025 this amounts to €250 in two payments. This amount was €450 in Budget 2024.	Citizens Information, 2024b
National Childcare Scheme	Two types of childcare subsidy, one means-tested. Cannot receive both. Subsidy paid to childcare provider. Children must be aged between six months and 15 years and attending a Tusla registered childcare provider. Universal subsidy is €2.14/hour. Means tested support is available to families with income under €60,000. Subsidy rates based on individual circumstances.	Citizens Information, 2024c
Early Childhood Care and Education Scheme	Providing free early childhood care and education for pre-school children (over 3 years old), offered for three hours a day. All children entitled to two academic years on scheme.	Early Childhood Ireland, 2024
GP Cards for Children	Available to all children under 8, includes free GP care. Does not cover medication or hospital charges.	HSE, 2024
Back to School Clothing and Footwear Allowance	Means-tested once off payment to support families with costs of clothing and footwear when children start school each year. Must be receiving CSP. Child must be aged between 4 and 17, or up to 22 and in third-level education. Means tested. €160 for children aged 4-11, €285 for children aged 12-22.	Department of Social Protection, 2024a
Free School Meals	Funding towards either urban school meal scheme for primary schools, or school meals local projects scheme available to any primary secondary or voluntary group operating a school meal project. Payment is based on meal, e.g. € 3.20 for a hot meal meeting nutritional standards. This will be extended to all primary schools in 2025.	Department of Social Protection, 2024h, Department of the Taoiseach (2025a
Free School Books	Currently applied to primary school, special school, and junior cycle students. Parents make no contribution towards schoolbooks and core classroom resources.	Department of Education, 2024

The government has reiterated its commitment to tackling child poverty, releasing two progress reports in February 2025 (Department of the Taoiseach, 2025a; 2025b). Budget 2025 expanded some existing measures to tackle child poverty, while also introducing new measures. The expanded measures include the school meals programme and the free schoolbooks scheme. Budget 2025 also increased the Child Support Payment. In international terms, the Irish welfare system relies heavily on means-tested targeted payments (rather than universal payments based on citizenship as in the Scandinavian countries, or benefits that are strongly linked to social insurance contributions as in the continental European system). Targeting policy interventions by deprivation rather than means is much more

challenging for policymakers, though this approach is taken at an aggregate level for area-based policies such as DEIS supports for school and the SICAP scheme for deprived communities. Assessing the impact of policies in terms of deprivation is also more challenging, though techniques have been developed to assist with such measurement (Notten and Guio, 2020; Privalko and Maître, 2022; Doorley et al., 2025). Universal schemes, such as the school meals programme, Child Benefit, and GP cards for children capture all children regardless of their income status. We return to these issues in the conclusion.

1.4 OUTLINE OF REPORT

This report will identify and characterise children defined as deprived, but not at risk of poverty. This will be outlined in the subsequent four chapters. Chapter 2 will identify the data subset of SILC used and provide some summary statistics for the data. It will also establish the methods used to calculate different measures of poverty using the SILC data. Chapter 3 will then characterise the children in the poverty groups identified; 1) neither deprived nor AROP; 2) AROP not deprived; 3) deprived not AROP; and 4) consistently poor. These variables will be used in a multinomial logistic regression to explore variables contributing to being deprived not AROP in more detail. Chapter 4 will then identify outcomes of being deprived not AROP, comparing these to other poverty categories to identify whether these children are a distinct group regarding characteristics and outcomes. Chapter 5 will then review these findings, identifying areas for further research and policy focus.

CHAPTER 2
AROP and deprivation: Trends and alternative measures

This chapter details how material deprivation and AROP are measured in Ireland, as well as how this study creates the variables *deprived not AROP* and *AROP not deprived.* These variables are explored for children under 18 in the years 2022 and 2023. It is relevant to note here that deprivation and At Risk of Poverty rates (AROP) are calculated at the household level, i.e. a child is defined as deprived if they are in a deprived household. Exploring within-household deprivation is beyond the scope of the data available, as SILC questions are asked at the household level. This chapter will also explore the distribution of these variables within children in Ireland, as well as how the distribution of these variables within the population has changed over time.

2.1 DATA

This research uses the Irish Survey of Income and Living Conditions (SILC), which has been conducted in Ireland by the Central Statistics Office (CSO) since 2004 and is part of the broader EU-level collection of statistics (EU-SILC). SILC samples between 5,000 and 6,000 private households residing in Ireland in order to derive important poverty and deprivation indicators (Central Statistics Office, 2025a). The majority of questions are asked to the household reference person (HRP), which is defined in EU-SILC as the person responsible for the accommodation (Serafino and Tonkin, 2017). Most independent variables used here are taken directly from the SILC dataset, with some variables aggregated into a smaller set of categories such as HRP educational attainment and age brackets. The SILC survey targets private households, which means certain population groups are excluded, such as individuals in International Protection Accommodation Services (IPAS) and homeless individuals. Over the period covered by the SILC data used for this analysis, by the end of 2023, 25,876 people were living in IPAS accommodations including 5,590 children (International Protection Accommodation Services (IPAS), Department of Children, Disability and Equality, 2025). From January 2022 to December 2023, the number of people in homeless accommodation increased from 9,150 to 13,318, including a rise in the number of children from 2,563 to 3,962 (Department of Housing and Heritage). These vulnerable groups are more likely to be living in poverty, which may lead to an underestimation of the overall extent of poverty.

This report is based on cross-sectional analysis using pooled data from 2022 and 2023[17] representing 4,827 children (aged less than 18). These two years were

[17] All SILC income reference periods are the previous calendar year.

pooled to ensure sufficient cases[18] for analysing independent variables; 2022 represents 2,545 cases, and 2023 represents 2,282 cases. We also examine the changes in make-up of the poverty categories over time, using the 2004 to 2023 dataset. The reported percentages use weights defined by SILC (euroweight), which are designed to be representative of the population of private households in Ireland. The breakdown of cases for each independent variable used from the 2022/2023 SILC data is described in Table 2.1.

TABLE 2.1 COUNTS AND WEIGHTED PERCENTAGE FOR INDEPENDENT VARIABLES

Variable	N (Unweighted)	% (Weighted)
Age Brackets (0-4)	951	25.2%
Age Brackets (5-11)	1,992	40.4%
Age Brackets (12-17)	1,884	34.5%
Number of Children in Household (One child)	774	20.4%
Number of Children in Household (Two children)	1,877	39%
Number of Children in Household (Three + children)	2,176	40.7%
Household Structure (Lone Parent Household)	510	15.3%
Household Structure (Two-Parent Household)	3,667	84.7%
Disability Status (No one in household has a Disability)	3,801	71.7%
Disability Status (At least 1 person in household has a disability)	1,025	28.3%
HRP Birth Country (Born in Ireland)	3,910	73.7%
HRP Birth Country (Not Born in Ireland)	917	26.3%
HRP Educational Attainment (Secondary School)	869	25.4%
HRP Educational Attainment (Post Secondary School)	1,025	24.5%
HRP Educational Attainment (Bachelors or Higher)	2,933	50.1%
Household Joblessness (At Least One Adult Working)	4,582	92.1%
Household Joblessness (All Household Members Jobless)	245	7.95%
HRP Employment Status (HRP Not Employed)	968	26.9%
HRP Employment Status (HRP Employed)	3750	73.1%
Urban Rural Status (City)	1,626	29.7%
Urban Rural Status (Town/Suburb)	1,384	31.7%
Urban Rural Status (Rural)	1,817	38.6%

Source: Survey of Income and Living Conditions 2022 and 2023, Under 18s only. Authors' analysis.
Note: Some will not add to 4,827 due to missing data for some characteristics.

2.2 HOW IS INCOME POVERTY (AROP) MEASURED?

Income poverty is defined as a household whose equivalised disposable income is less than 60 per cent of the national median equivalised disposable income for that year. Within this study, the median equivalised disposable income is different for 2022 and 2023, and each household surveyed is compared to the median in the

[18] CSO data requirements require more than 30 cases for any variable.

year that they were surveyed. A household under the 60 per cent poverty threshold is considered At Risk of Poverty (AROP). In 2023, 10.6 per cent of people in Ireland were AROP (Central Statistics Office, 2024).

2.3 HOW IS MATERIAL DEPRIVATION MEASURED?

Material deprivation is defined as the enforced experience of two or more deprivation items from a list of 11 items proposed by Maître et al. (2006). These are consistently strong predictors of basic deprivation over time, as found in Maître et al. (2021). This measure is used in conjunction with the AROP measure to make up the official measure of poverty in Ireland. This is referred to as consistent poverty.

The items are as follows:

1. Without heating at some stage in the last year;
2. Unable to afford a morning, afternoon or evening out in last fortnight;
3. Unable to afford two pairs of properly fitting shoes in good condition that are suitable for daily activities;
4. Unable to afford a roast once a week;
5. Unable to afford a meal with meat, chicken, fish, or vegetarian equivalent every second day;
6. Unable to afford new (not second-hand) clothes;
7. Unable to afford a warm waterproof coat;
8. Unable to afford to keep the home adequately warm;
9. Unable to afford to replace any worn out furniture;
10. Unable to afford to have family or friends for a drink or a meal once a month;
11. Unable to afford to buy presents for family or friends at least once a year.

In 2023, 17.3 per cent of the total population (adults and children) were experiencing material deprivation (Central Statistics Office, 2024a), and of these 20.8 per cent were consistently poor (3.6 per cent of the overall population), meaning they were also AROP. As noted above, 10.6 per cent of people are AROP, meaning approximately 7 per cent of the population is classified as AROP not deprived.

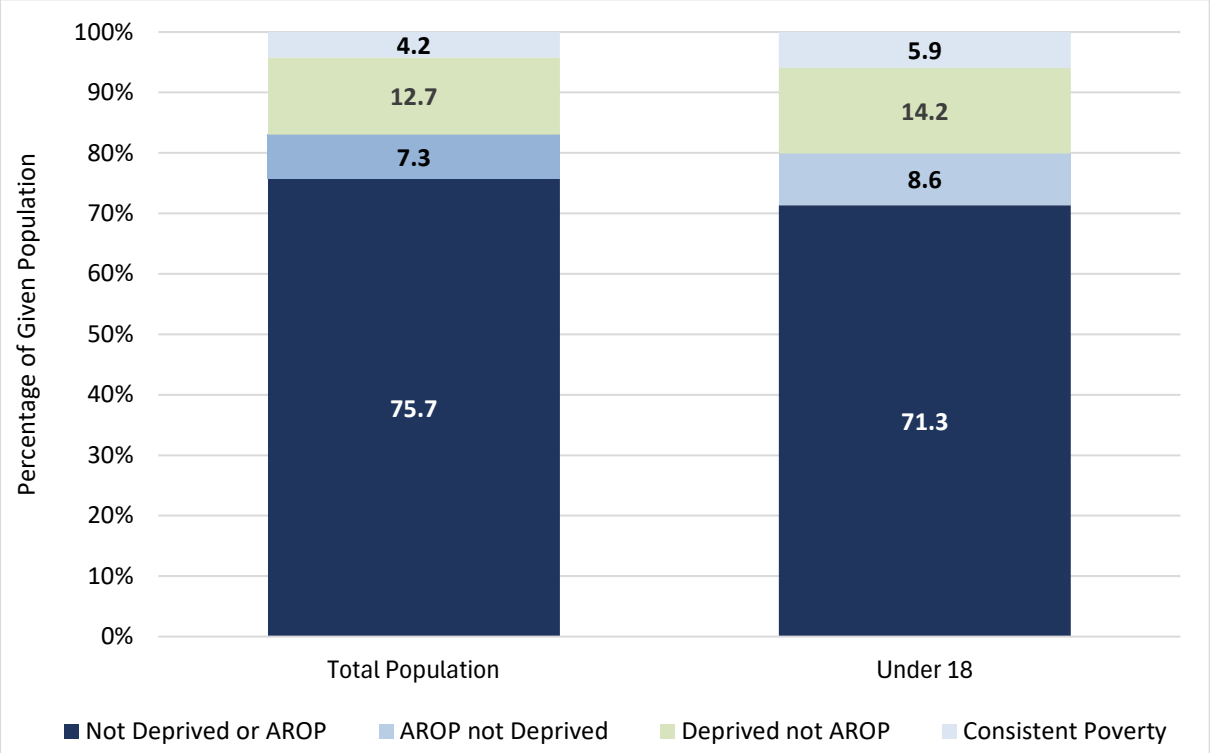
2.4 SCALE OF MISMATCH BETWEEN MATERIAL DEPRIVATION AND AROP

While there is a wide body of literature examining consistent poverty, material deprivation and AROP, there is little research characterising people who are solely income poor, or solely deprived. This study explicitly seeks to identify and characterise those children who are deprived but not income poor.

We calculated two additional measures for this study from the existing poverty measures. The first, AROP not deprived, is defined where an individual is At Risk of Poverty (60 per cent or less of the median nominal disposable income) but not deprived (lacking two or more of the 11 items). The second (deprived not AROP) is the opposite; the household is deprived, but their income is greater than the 60 per cent threshold.

The scale of mismatch between material deprivation and At Risk of Poverty in the period examined here can be seen in Figure 2.1. Representing the percentage of the population in question, this shows that the under 18 population has a greater proportion of individuals falling into the three poverty categories compared to the proportions seen in the overall population. Among children in 2022/2023, 14.2 per cent are categorised as deprived not AROP compared to 12.7 per cent in the total population. Six per cent of children are consistently poor and 8.6 per cent are AROP but not deprived. Among children that were deprived but not income poor, the items most commonly reported as lacking are those relating to housing (heating, replacing furniture); 87 per cent lack at least one of these three items, 83 per cent lack at least one of the three social items (items 2, 10 and 11 above), 48 per cent lack at least one of the three clothing and shoes items (items 3, 6 and 7 above), and 15 per cent lack at least one of the two food items (items 4 and 5 above). The number of cases mean that the same disaggregated figures cannot be provided for children in the consistently poor category.

FIGURE 2.1 PROPORTION OF TOTAL POPULATION AND CHILD POPULATION IN EACH POVERTY CATEGORY (2022 AND 2023)



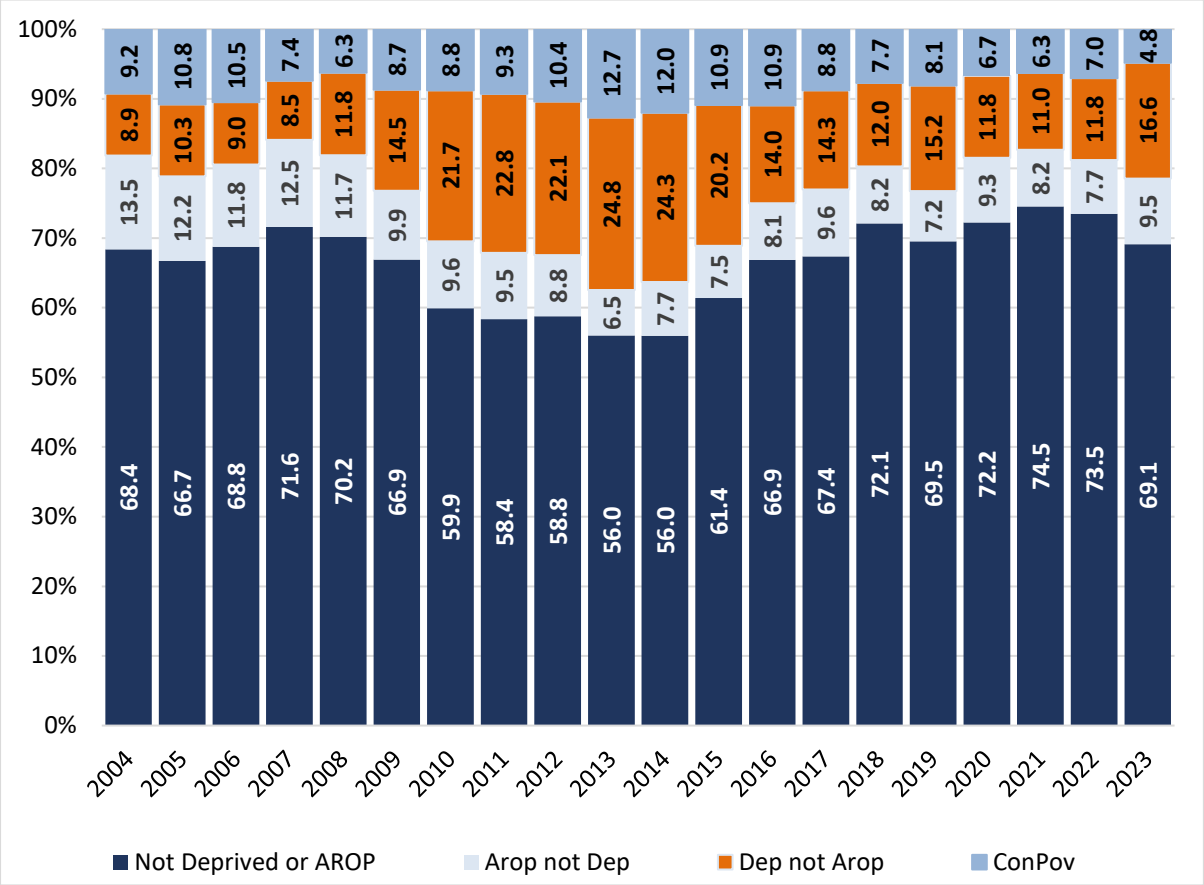
Source: SILC 2022 and 2023, Full dataset and child-specific dataset. N Total Population = 21,592, N Under 18 = 4,827.

2.5 TREND OVER TIME

The proportion of the overall population experiencing each of the poverty categories has fluctuated over time, corresponding with the Great Recession and subsequent recovery. As can be seen in Figure 2.2, the percentage of people that were neither deprived nor AROP decreased from 71.6 per cent in 2007 to a low of 56 per cent in 2014. This was at a high of 74.5 per cent in 2021, though it has fallen off in the years since. This recent decrease is reflected in an increase in deprived not AROP, and AROP not deprived. Some of this increase comes from a reduction in those classified as consistently poor, but there is a marked increase in people classified as either income or materially poor, but not both.

The group of interest – those deprived but not income poor – has increased from a low of 8.5 per cent in 2007 to a peak of 24.8 per cent in 2013, before falling again to 12 per cent in 2018. Since then, the size of this group has fluctuated but has hit an eight-year high in the latest year for which SILC data were available, i.e. 2023.

FIGURE 2.2 TRENDS IN POVERTY FOR CHILDREN UNDER 18 (2004 TO 2023)



Source: SILC 2004 – 2023. N = 63,485. Between 2,282 and 3,979 cases each year.

2.6 CHANGING THE MEASURE OF AROP

2.6.1 Increasing the threshold for poverty risk

The mismatch between deprivation and poverty seen above invites consideration of alternate measures that may close this gap, particularly examining whether raising the 60 per cent income threshold may capture households that are experiencing deprivation whose income lies just above this threshold. Households sitting above the 60 per cent poverty threshold may have less access to social transfers while still being deprived, therefore requiring further support.

While the 60 per cent median income threshold is widely used in policy and academic studies of poverty and is a key EU indicator of poverty, it is well recognised that this is imperfect and that other thresholds should be considered for sensitivity analysis. For example, previous poverty monitoring exercises in Ireland reported results using 50 per cent, 60 per cent and 70 per cent thresholds (Nolan et al., 2002; Whelan et al., 2003). Those who have incomes between 60 and 75 per cent of the median experience frequent transitions into and out of poverty (Jenkins, 2011). In previous research we have classified this group as the

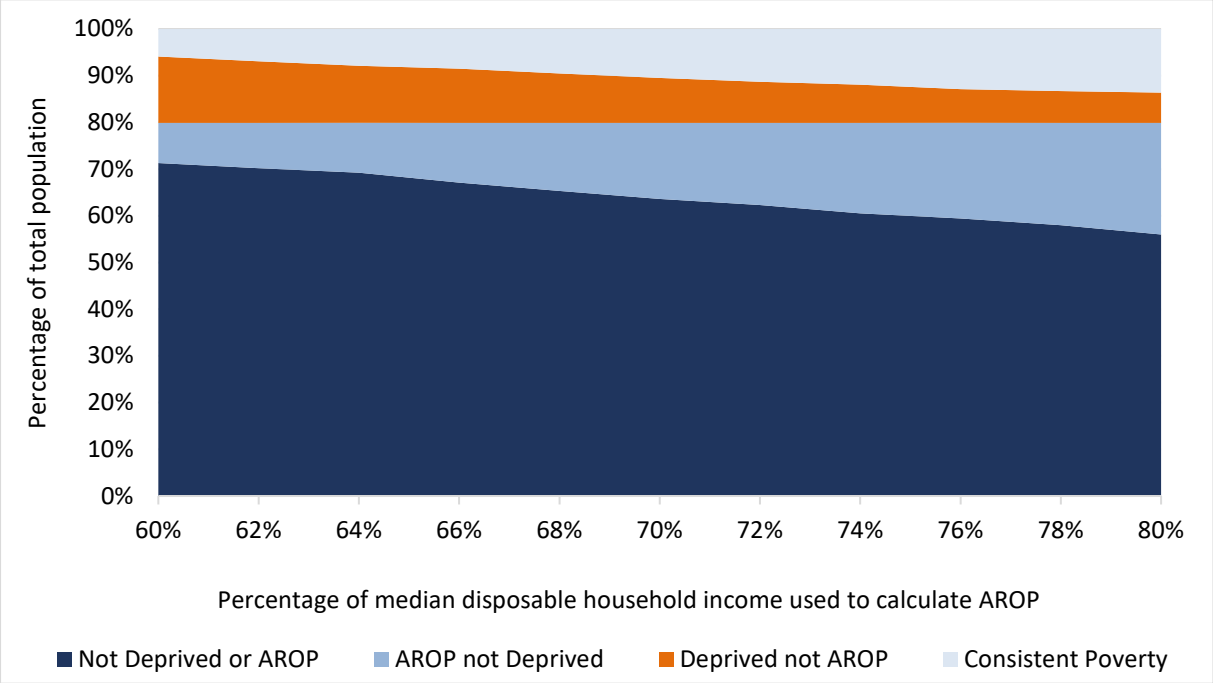
'precarious income class' and found they experienced a particularly strong increase in economic stress during the Great Recession (Whelan et al., 2016). Using an 80 per cent threshold is likely to capture some of those in the 'lower middle-income class'; Atkinson and Brandolini (2013) suggest 75 per cent as the cut-off for such a category. The purpose here is not to propose a new poverty line but to consider how far above the 60 per cent threshold the children who are deprived but not AROP are.

We examine the distribution of poverty categories across 2 per cent increments between 60 per cent and 80 per cent of the median equivalised nominal disposable household income. As anything below the 60 per cent threshold is by definition AROP, this is not included here as we are examining how the distribution of deprived not AROP children shifts as the threshold is increased. The household is assessed with reference to the median equivalised nominal disposable household income in the year they were surveyed. These thresholds are higher than conventionally defined as poverty, and are used here to assess the position of deprived households within these income thresholds. To illustrate the changing categories, we calculate the percentage of each poverty category falling under thresholds calculated at 2 per cent intervals, seen in Figure 2.3.

Raising the threshold for defining a household as AROP logically means that more children (and households) are defined as AROP. Between AROP not deprived and consistently poor, the percentage of children defined as AROP increases with the threshold from 14.5 per cent at the 60 per cent threshold to 37.5 per cent at the 80 per cent threshold. While the proportion of children defined as deprived remains unchanged at 20 per cent, the overlap between AROP and deprivation is altered, with more children being defined as living in consistent poverty as the percentage of children defined as deprived not AROP lowers commensurately.

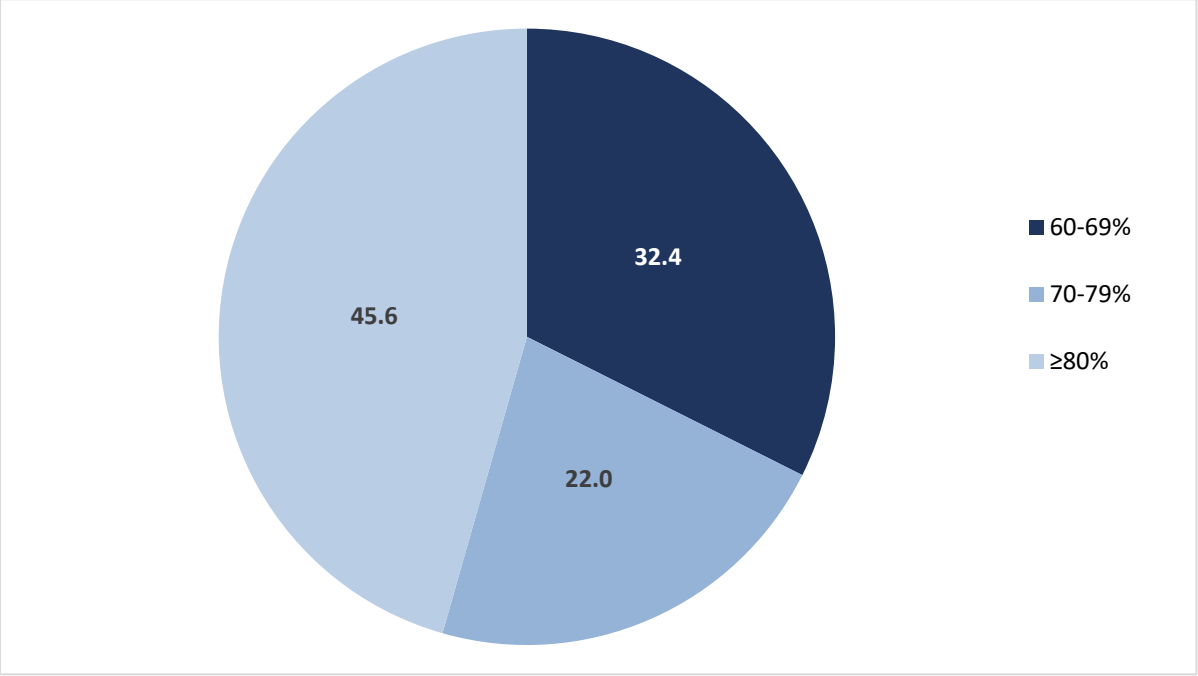
Using the 70 per cent threshold, the proportion of children deprived not AROP falls to 9.6 per cent, and to 6.5 per cent using the 80 per cent threshold (see Figure 2.3). The proportion of children in consistent poverty rises commensurately from 5.9 per cent to 13.6 per cent. These results suggest that a large proportion of the original deprived not AROP group live in households with incomes between 60 and 80 per cent of the median income i.e. not far above the standard threshold. This is further illustrated in Figure 2.4 which shows the income levels of the deprived not AROP children. Nearly one-third have incomes between 60 and 69 per cent of the median income, and a further 22 per cent live in households with incomes between 70 and 79 per cent of the median. Together, these represent more than half of those defined as deprived but not income poor, with the final 45 per cent sitting above 80 per cent of the median.

FIGURE 2.3 DISTRIBUTION OF CHILDREN WITHIN POVERTY CATEGORIES USING DIFFERENT POVERTY THRESHOLDS (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: This represents the proportion of each poverty category at each income threshold, increasing in 2 per cent increments.

FIGURE 2.4 PERCENTAGE OF DEPRIVED NOT AROP CATEGORY IN EACH INCOME BRACKET (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Categories represent the percentage of median equivalised disposable household income. The number in the 70-79 per cent category shows the proportion of the deprived not AROP category whose equivalised disposable household income is between 70 and 79 per cent of the median.

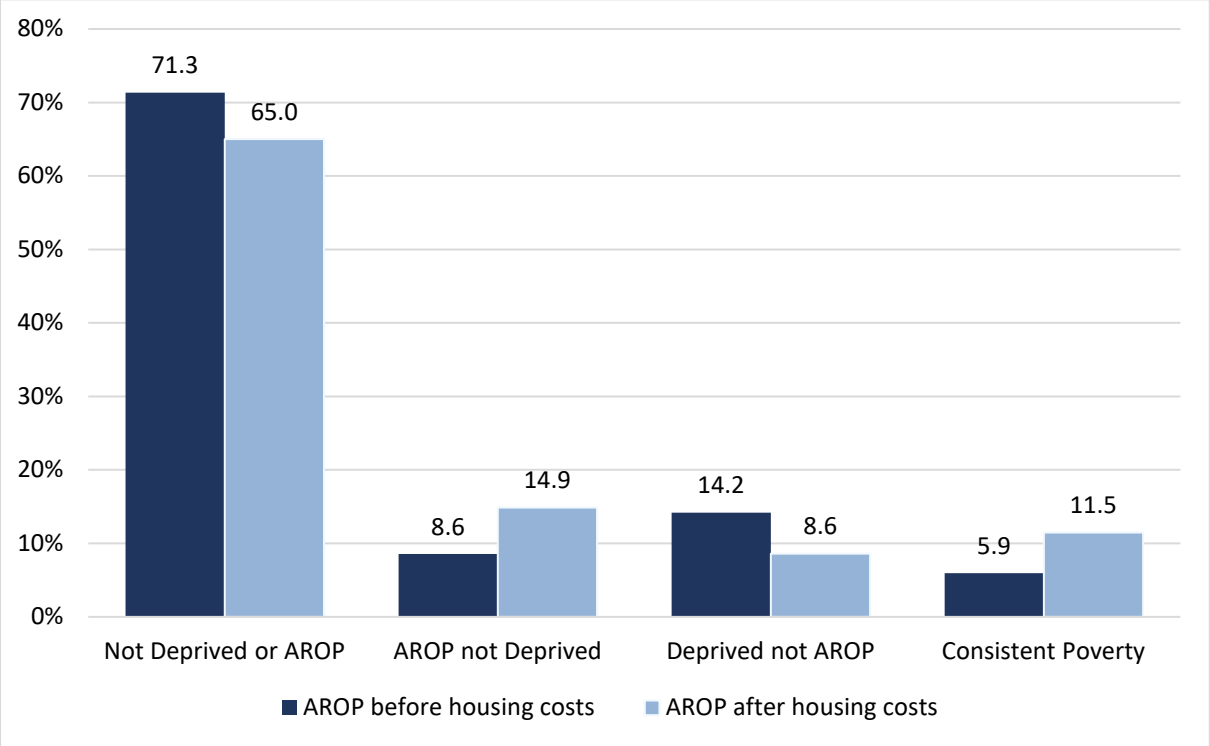
2.6.2 Including housing costs

A second possible cause of being defined as deprived but not income poor is that households may have an income above the 60 per cent median but are spending a large proportion of this income on housing costs. One way to investigate this possibility is to adjust household income for housing costs and recalculate the AROP measure. The median poverty line is not recalculated.[19] SILC has a variable which measures total disposable household income after rent and mortgage interest are deducted (see Central Statistics Office, 2024 for further details). According to CSO analysis of the 2023 SILC data (2024), 17.9 per cent of people were at risk of poverty following the deduction of rent and mortgage interest, which is substantially higher than the baseline AROP rate before housing costs (10.6 per cent).

Figure 2.5 shows how the poverty categories change when housing costs are accounted for. After housing costs, the percentage of children classified as AROP increases, and consistent poverty rises. The proportion of children that are deprived but not AROP falls from 14.2 per cent to 8.6 per cent. This indicates that just under 40 per cent of the deprived not AROP group are living in households where high housing costs are reducing their standard of living, despite having a disposable income above the 60 per cent threshold before housing costs.

[19] It is CSO convention to retain the original median poverty line, but if we instead recalculate the median disposable household income adjusting for housing costs, the percentage of children defined as consistently poor is 9.5 per cent, the percentage deprived not AROP is 10.6 per cent, the percentage AROP not deprived is 11.5 per cent, and the percentage neither deprived nor AROP is 68.4 per cent. Over one-quarter (27 per cent) of children classified as deprived not AROP before housing costs would be reclassified as consistently poor using this alternative measure.

FIGURE 2.5 DISTRIBUTION OF POVERTY CATEGORIES USING AROP MEASUREMENT BEFORE AND AFTER HOUSING COSTS



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. Housing costs include rent and mortgage interest payments only. HAP is included in the household income and in housing costs. https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2024/backgroundnotes/.

2.7 CHILD-SPECIFIC MEASURES OF DEPRIVATION 2021

As outlined in Chapter 1, an alternate measure of child-specific poverty has been developed and measured within the EU-SILC. This is run every three years, the most recent data available at the time of writing are for 2021. The EU measure is made up of 17 variables, which include some crossover with the standard deprivation variables used in the Irish material deprivation indicator and other child-specific indicators of deprivation, such as being able to afford school trips (see Appendix Table A.2 for more detail). These variables are included in the same SILC dataset as used here, but the most recent available data are from 2021. Using the SILC data from 2021, we compared the average level of child-specific deprivation for the deprived not AROP and consistently poor groups. The average number of child-specific items that deprived not AROP children are deprived in is marginally higher than that of consistently poor children, at 2.23 and 2.08 respectively, and the difference between these averages is not statistically significant ($p = 0.721$). The respective average number of items for the AROP not deprived and neither deprived nor AROP groups are 0.43 and 0.12, which are significantly different from the deprivation average with 95 per cent confidence. Child-specific deprivation is therefore captured well by the household level deprivation measure, which echoes findings by Whelan and Maître (2012), which found strong overlap between household and child-specific deprivation.

2.8 SUMMARY

Increasing the income threshold to 70 or 80 per cent of the median nominal disposable income decreases the proportion of children defined as deprived not AROP and increases the proportion in consistent poverty. These thresholds are not intended to change how poverty is defined, but rather to illustrate the position of deprived children across a range of income thresholds.

Over half of the deprived but not AROP children live in households that have incomes that are between 60 and 80 per cent of the median income. This means that they can easily fall into consistent poverty if circumstances change and are likely to face many of the same spending constraints as those just below the poverty line. While the 60 per cent threshold is widely used in policy and academic studies, and is a key EU indicator of poverty, it does not perfectly capture the multidimensional nature of poverty. This is made clear by the number of children defined as deprived with incomes above the 60 per cent thresholds. Examining how the distribution of poverty categories changes as the thresholds are varied between 60 and 80 per cent makes explicit the implications of placing the thresholds at the 60 per cent point. Recalculating the poverty rates taking account of housing costs results in a higher proportion of children (and their families) below the poverty line. This confirms previous analysis by Roantree et al. (2022) and indicates that families with children have relatively high housing costs compared to others in society. Taking housing costs into account reduces the proportion of children deprived not AROP, and almost doubles the rate of child consistent poverty to 11.5 per cent.

Examining the overlap between child-specific measures of deprivation and deprivation as measured at the household level, we find that the average number of child-specific deprivation items are similar for both the consistent poverty and deprived not AROP groups, and are distinct from the neither deprived nor AROP and AROP not deprived groups. This overlap echoes prior findings that the child-specific deprivation measure is captured well by the household deprivation measure.

CHAPTER 3
Identifying children who are deprived but not income poor

3.1 INTRODUCTION

This chapter explores the characteristics of children who fit into the category of deprived but not AROP, comparing them with the characteristics of the other three poverty groups (consistent poverty, AROP not deprived, and neither deprived nor AROP). The socio-demographic characteristics examined here are chosen based on findings of specific risk factors in previous literature (Bradshaw and Main, 2016; Department of Social Protection, 2021; Chzhen and Bradshaw, 2012). These include the age categories of children, number of children in the household, household structure, presence of someone with a disability status in the household, household joblessness and socio-demographic characteristics of the household reference person (HRP).[20]

The characteristics related to the household reference person are attributed to all household members including children. The variables examined here included highest educational attainment, employment status and country of birth. Having looked at the composition of the different poverty categories, Section 3.11 models the risks of being in consistent poverty or deprived not AROP compared to being neither deprived nor AROP.[21]

Household joblessness indicates whether anyone in the household of working age (18-64) was employed during the SILC survey period. The disability status in the household identifies the presence of people in the household over 16 experiencing a health problem that limits their daily activities.[22] Eurostat in the EU-SILC uses this as a proxy for disability (Global Activity Limitation Indicator – GALI).[23]

3.2 AGE

The experience of poverty is not evenly distributed across the 0- to 4-year, 5- to 11-year and 12- to 17-year age groups. In fact, the risk of poverty generally increases with age, as observed in both the island of Ireland (Maître et al., 2025) and in the UK (Joseph Rowntree Foundation, 2024), for example. The breakdown

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20 The household reference person is the person responsible for the accommodation.

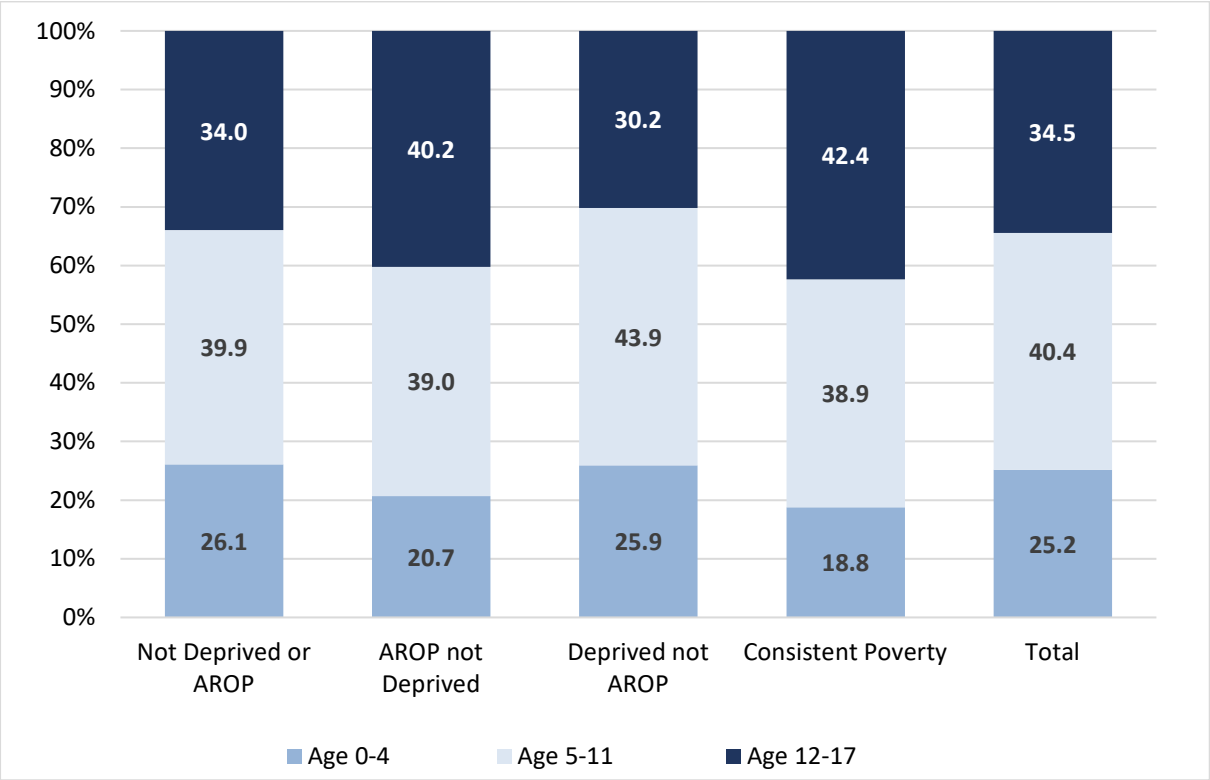
21 The significance of the associations is tested in the model rather than for the bivariate graphs.

22 In SILC, people with disabilities are identified using the following question: 'For at least the past six months, to what extent have you been limited because of a health problem in activities people usually do?' Possible answers are: (1) severely limited; (2) limited but not severely; or (3) not limited at all. Respondents answering (1) or (2) are classified as people with disabilities.

23 See Eurostat note about the GALI indicator at https://circabc.europa.eu/sd/a/8eec189a-3389-47d3-999e-c12afc4a0f7d/DSS-2015-Sep-04.3%20GALI%20as%20a%20core%20variable.pdf.

of poverty categories by age is displayed in Figure 3.1. Within the total child population in 2022 and 2023 (N = 4,827), 25 per cent are aged under 0-4, 40 per cent are aged 5-11 and 35 per cent are aged 12-17.[24] The deprived not AROP group of children comprises the same proportion of children under the age of 5 but those aged 5-11 are over-represented, and children aged 12-17 are under-represented. In contrast, children aged 12-17 years make up a higher proportion of the consistent poverty category, exceeding their representation within the national breakdown. Young children aged under 5 are under-represented in the consistent poverty group. The age profile of the AROP not deprived group is very similar to those in consistent poverty.

FIGURE 3.1 COMPOSITION OF CHILD POVERTY CATEGORIES BY CHILD AGE (2022/2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only.

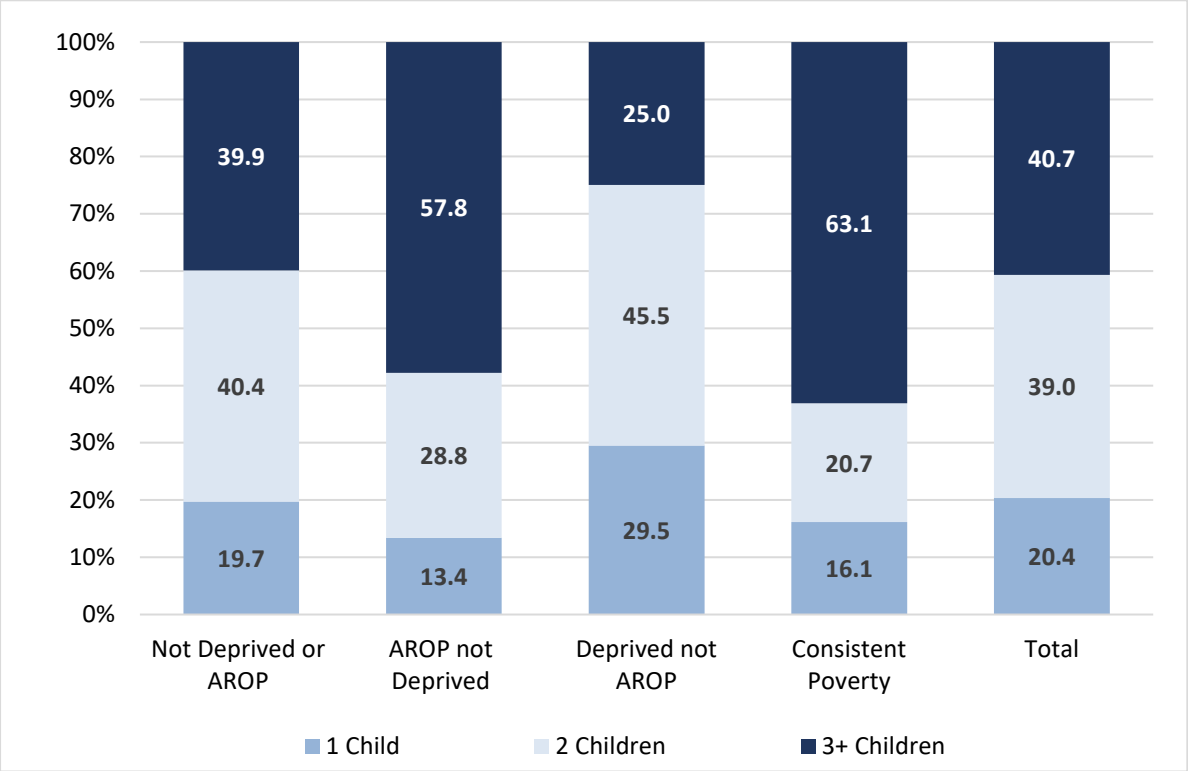
3.3 NUMBER OF CHILDREN IN HOUSEHOLD

Beyond children's age as a risk factor for poverty, the number of children in a household also contributes to the likelihood of child poverty, as evidenced in the national (Maître et al., 2025) and international literature (Chzhen and Bradshaw, 2025; Bárcena-Martín et al., 2018; Stewart et al., 2025). The family size profile of the four poverty categories is compared in Figure 3.2. The two categories

[24] As with all variables in the graphs these are weighted according to the EU-SILC euroweight, which ensures the sample is representative of the population in terms of age, sex, household composition and region. See CSO Survey of Living and Income Conditions 2023, background notes.

containing children defined as AROP (AROP not deprived and consistent poverty) are similarly distributed across the three family size categories. The income-poverty based categories see a higher representation of large families (3+ children). The high risk that these large families face for poverty has been highlighted in the literature (Köppe and Curran, 2025; Ilmakunnas et al., 2024). However, in examining the deprived not AROP category, families with three or more children make up a smaller proportion of this category compared to children in households with one or two children.

FIGURE 3.2 COMPOSITION OF CHILD POVERTY CATEGORIES BY NUMBER OF CHILDREN IN HOUSEHOLD (2022 AND 2023)

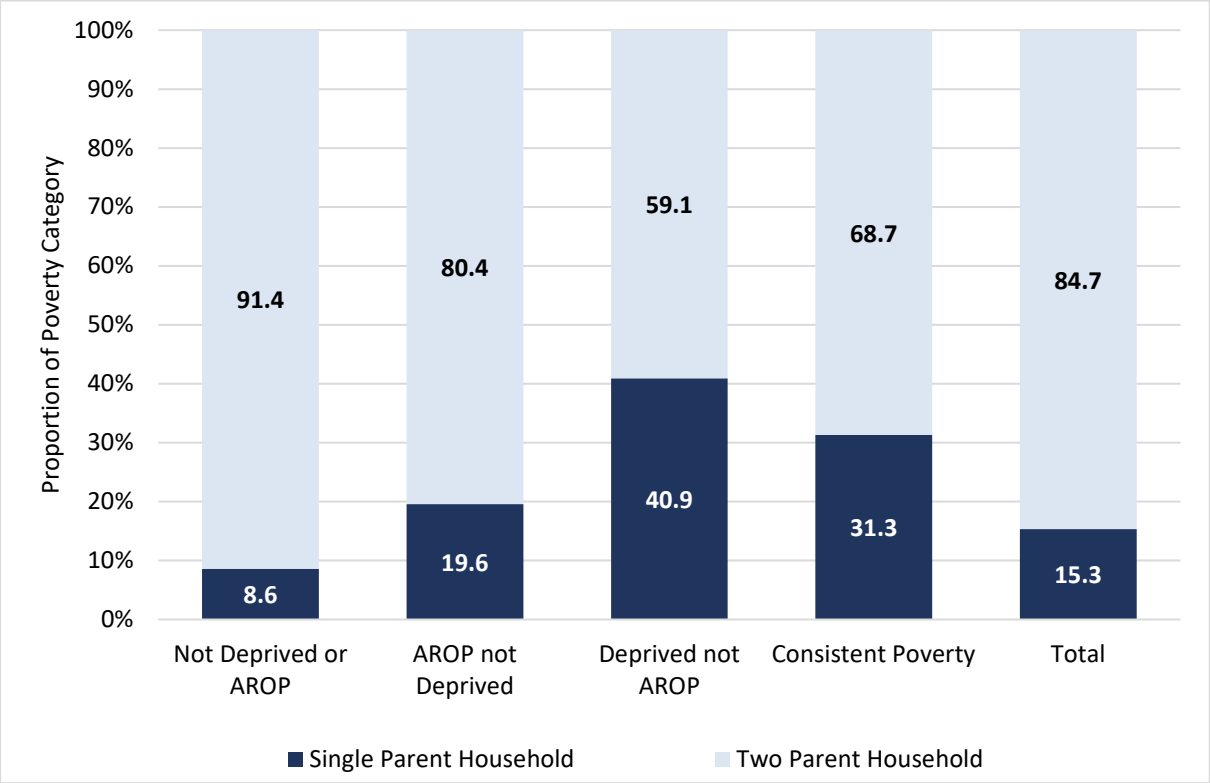


Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,827).

3.4 HOUSEHOLD STRUCTURE

Figure 3.3 displays the composition of poverty categories by family structure. Lone parents are consistently identified in the literature as being at higher risk of both AROP and deprivation compared to the general population (Guio et al., 2020; Chzen and Bradshaw, 2012; Roantree et al., 2022; Treanor, 2018). Furthermore Roantree et al. (2022), in assessing deprivation above the 60 per cent income threshold, highlight that lone parents are more likely to experience deprivation above this threshold. Figure 3.3 shows that a greater proportion of the children in the deprived not AROP category are in lone parent households, compared to the proportions in consistent poverty and AROP not deprived.

FIGURE 3.3 POVERTY CATEGORY BY LONE PARENT STATUS (2022 AND 2023)



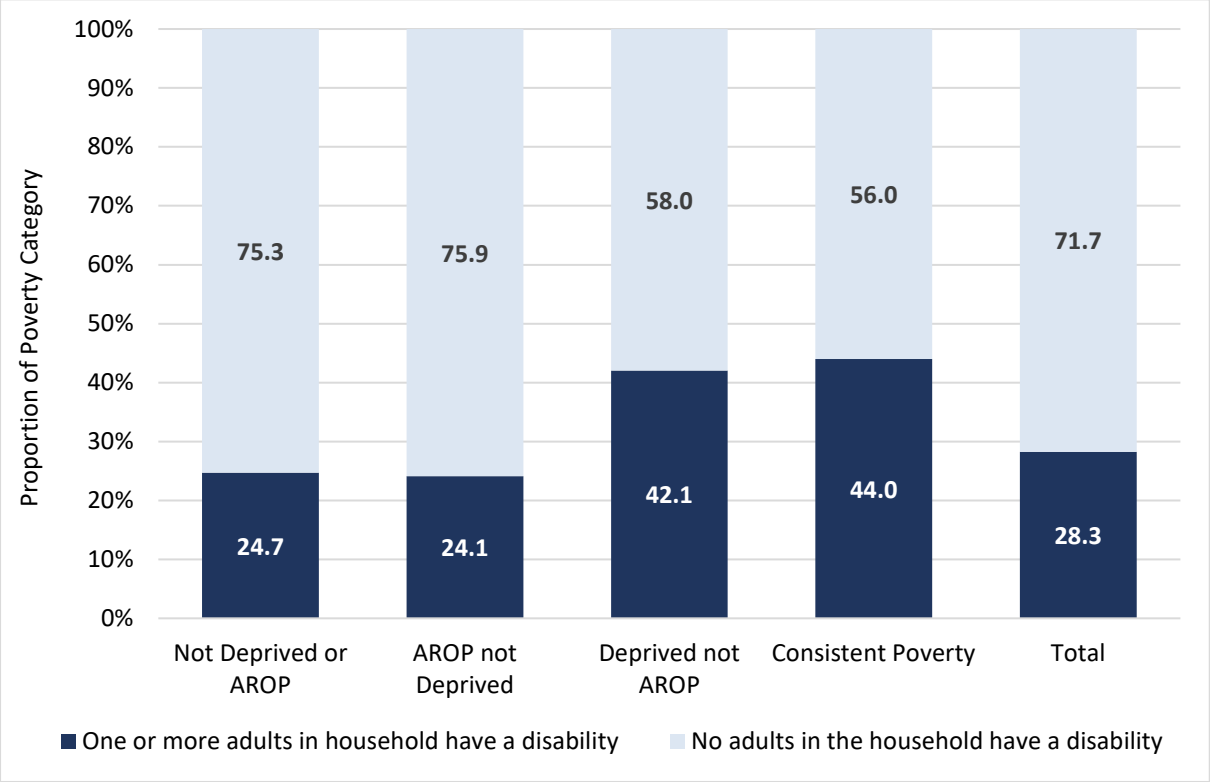
Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only (N = 4,177).

3.5 DISABILITY

The presence of a household member with a disability is a significant contributing factor to poverty (Maître et al., 2025; Shahtahmasebi et al., 2011; Mussida and Sciulli, 2024). This can take place through various channels, including the direct costs associated with disability, and the potential reduction in household income when other members reduce or leave employment to provide care.

Figure 3.4 displays the breakdown of household disability status within poverty groups. The percentage of children living in households where at least one member over 16 has a limiting disability is higher among the consistently poor group (44 per cent) and the deprived not AROP group (42 per cent) than in the neither deprived nor AROP category (24.7 per cent), and the AROP not deprived category (24.1 per cent). This could indicate that families where at least one member has a disability are much more likely to experience deprivation, either with or without low income, which is consistent with the findings of previous research, such as Fusco et al. (2010), or more recently Russell et al. (2025).

FIGURE 3.4 COMPOSITION OF CHILD POVERTY BY HOUSEHOLD DISABILITY STATUS (2022 AND 2023)



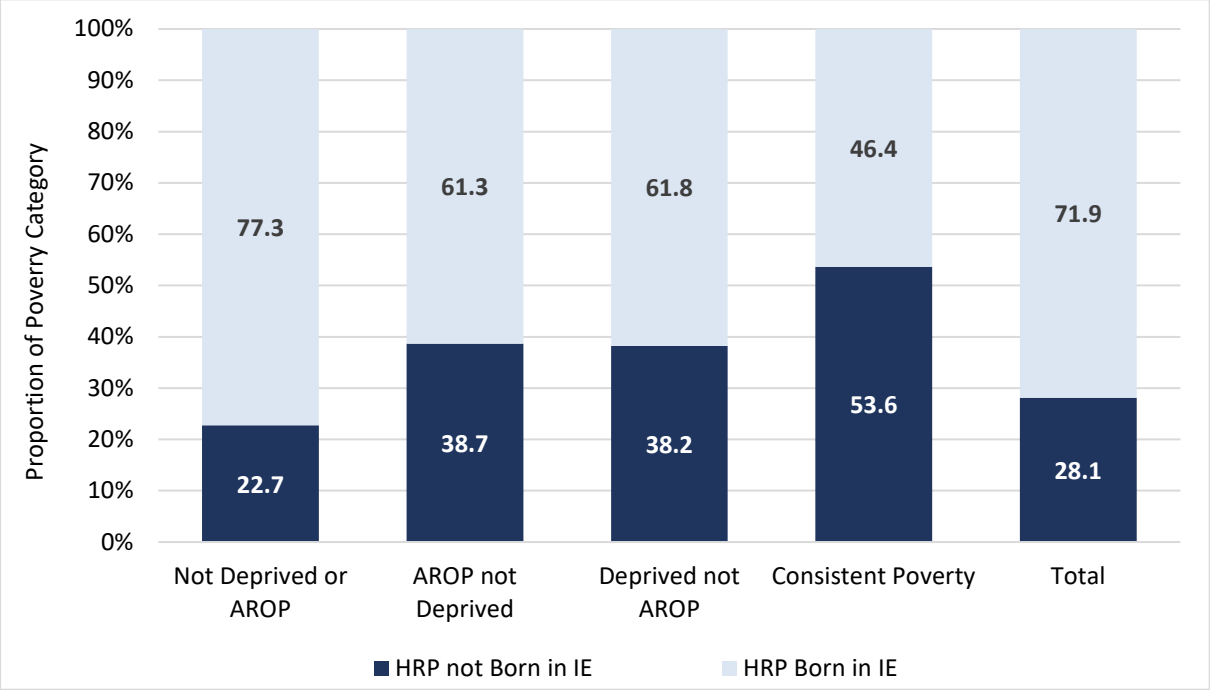
Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,826).

3.6 HOUSEHOLD REFERENCE PERSON COUNTRY OF BIRTH

Across countries, non-nationals tend to experience higher levels of poverty. In Ireland, for example, people born abroad report greater income poverty and deprivation rates than those born in the country (McGinnity et al., 2025). This pattern tends to be true also for children of non-nationals as highlighted in the international literature (Qureshi and Morris, 2025; Notten and Roelen, 2011).

Figure 3.5 explores the birth country of the household reference person. This is split simply into households where the HRP is born in Ireland, and households where the HRP is born abroad. Small numbers preclude any more nuanced divisions. In all three categories of children experiencing poverty, children with HRPs born outside Ireland make up higher proportions of these categories than in the neither deprived nor AROP category. The proportion for consistent poverty is particularly high: over half of children experiencing consistent poverty live in households in which the HRP was born abroad. For AROP not deprived and deprived not AROP, the percentages are similar, at 38.7 and 38.2 per cent respectively, which remains over 15 percentage points higher than neither deprived nor AROP proportion.

FIGURE 3.5 PERCENTAGE OF CHILDREN WITH HRP NOT BORN IN IRELAND BY POVERTY CATEGORIES (2022 AND 2023)



Source: SILC 2022 and 2022. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,827).

3.7 EDUCATIONAL ATTAINMENT OF HOUSEHOLD REFERENCE PERSON

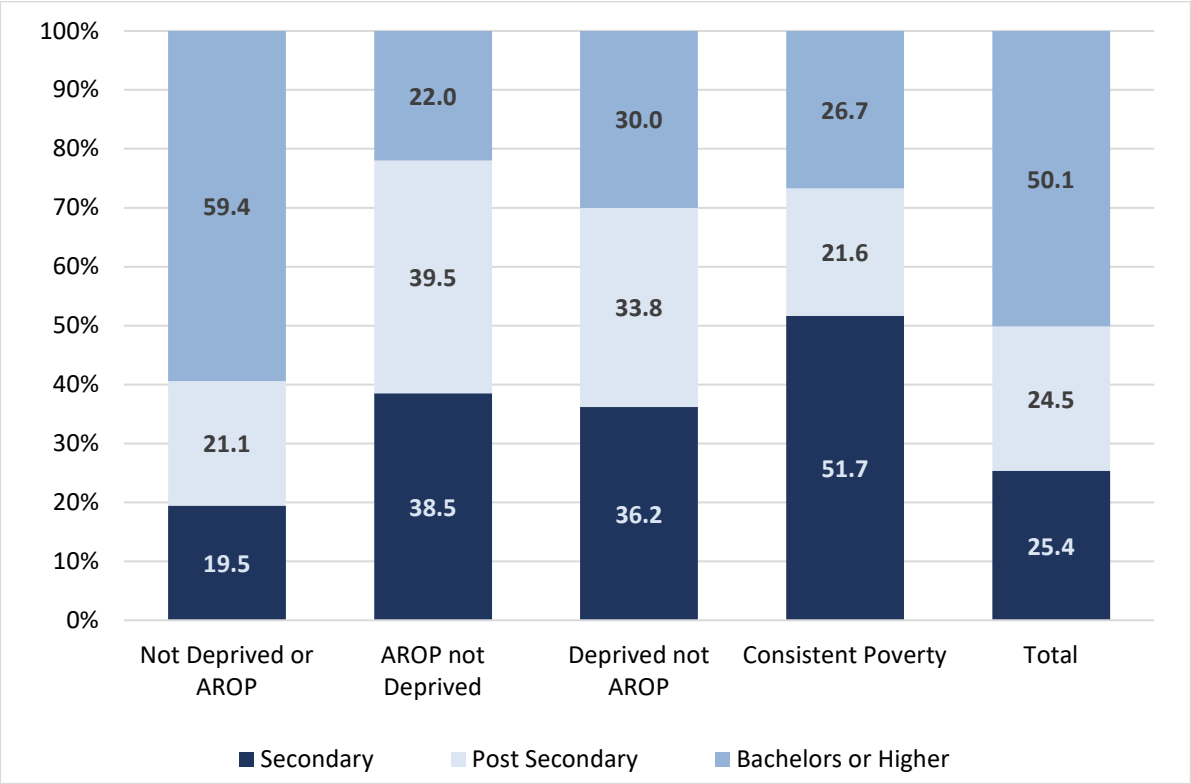
Research has consistently shown that parental education is one of the most significant predictors of child poverty. In Ireland, Maître et al. (2021) found that maternal education strongly predicted persistent poverty in children from infancy to age nine. More broadly, several studies (Maître et al., 2025; Notten and Roelen, 2011; Jäntti and Gornick, 2011) identified parental education as a key factor influencing the overall risk of poverty among children.

Figure 3.8 shows the breakdown of poverty categories by HRP educational attainment. The categories used here are secondary school or lower, post-secondary qualification, and Bachelor's degree or higher. Due to the small number of cases for some categories such as having a PhD or Master's degree, more detailed breakdowns were not possible.

The profile of those in consistent poverty is distinct: more than half of this category has a HRP with a secondary school level qualification or lower. The proportions of children with a HRP with secondary school qualifications are lower in the other categories, while still substantially higher than those who are neither deprived nor AROP. Among the deprived not AROP category, 36 per cent have a HRP with secondary-level qualifications or lower. A perhaps surprisingly high proportion of deprived not AROP children, almost one-third, are living with a head of household

that has a third-level degree. This cohort are not able to convert their educational qualifications into an adequate standard of living and are likely to face labour market barriers (e.g. due to lone parenthood, disability or other reason).

FIGURE 3.6 COMPOSITION OF CHILD POVERTY CATEGORIES BY HRP EDUCATIONAL ATTAINMENT (2022 AND 2023)



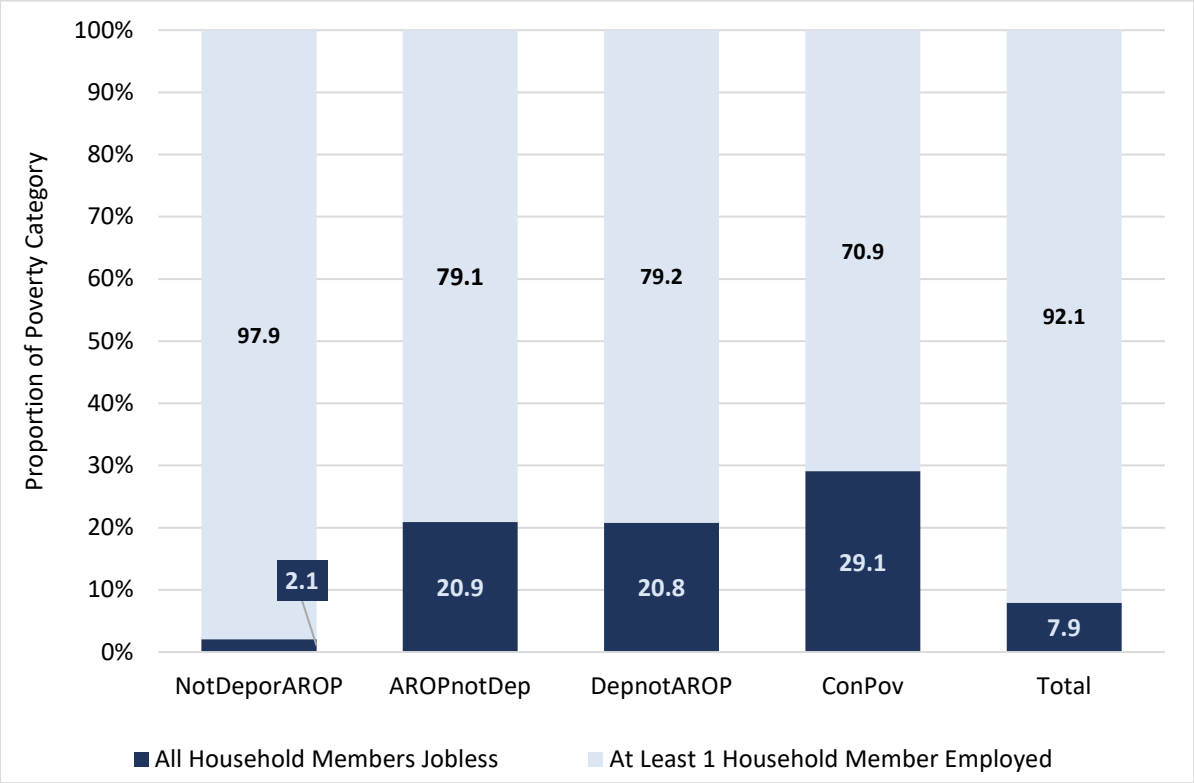
Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,827).

3.8 HOUSEHOLD JOBLESSNESS

People living in jobless households commonly face a high risk of poverty. In Ireland Maître et al. (2025), Watson et al. (2012b) and Thévenon et al. (2018), across OECD countries, found that poverty rates are significantly higher among jobless households with at least one child compared to those where at least one adult is employed.

Figure 3.9 shows the percentage of children in households where no adults are in paid work, and in households where at least one adult works, for each category of poverty. Just 2 per cent of children experiencing neither deprivation nor poverty are in jobless households. The distributions of joblessness for AROP not deprived and deprived not AROP are similar, with 21 per cent of children in these categories coming from households where no adults work. This proportion is higher among children experiencing consistent poverty, suggesting that household joblessness is associated with co-occurrence of material deprivation and AROP.

FIGURE 3.7 CHILD'S HOUSEHOLD JOBLESSNESS STATUS BY POVERTY CATEGORY (2022 AND 2023)

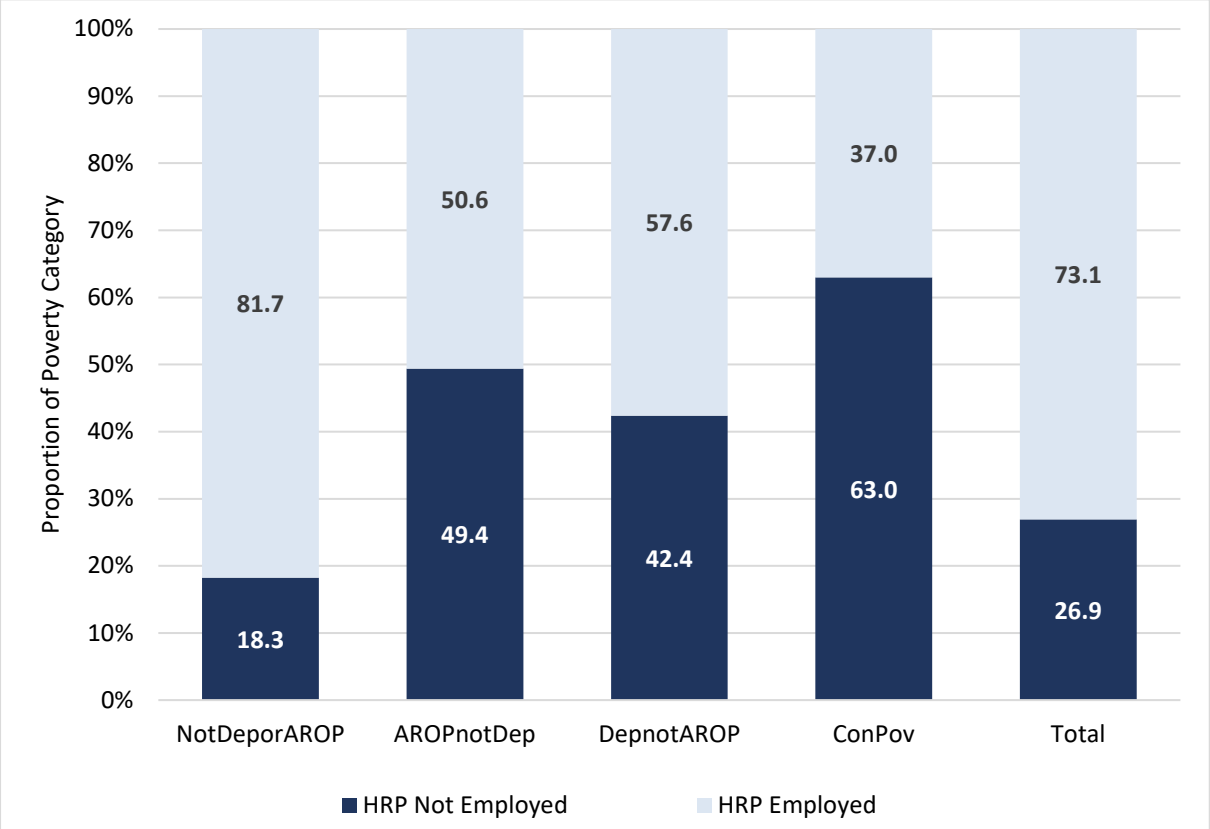


Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,827).

3.9 HRP EMPLOYMENT STATUS

In addition to parental education, discussed in Section 3.7, parental attachment to the labour market is also a strong predictor of child poverty. This relationship has been observed in Ireland (Maître et al., 2025) as well as in several other countries (Jäntti and Gornick, 2011). HRP employment status shows greater variation in distribution between poverty categories than household joblessness. Children in consistent poverty have the lowest percentage of HRPs employed (37 per cent), while more than 50 per cent of the deprived not AROP category have an employed HRP (58 per cent). This indicates that, while earnings are likely to play a role in lifting these households above the poverty line, they do not have sufficient longer-term resources or have additional needs, which means their earnings do not ensure an adequate standard of living.

FIGURE 3.8 EMPLOYMENT STATUS OF CHILD'S HOUSEHOLD REFERENCE PERSON BY POVERTY CATEGORY (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,718).

3.10 URBAN-RURAL STATUS

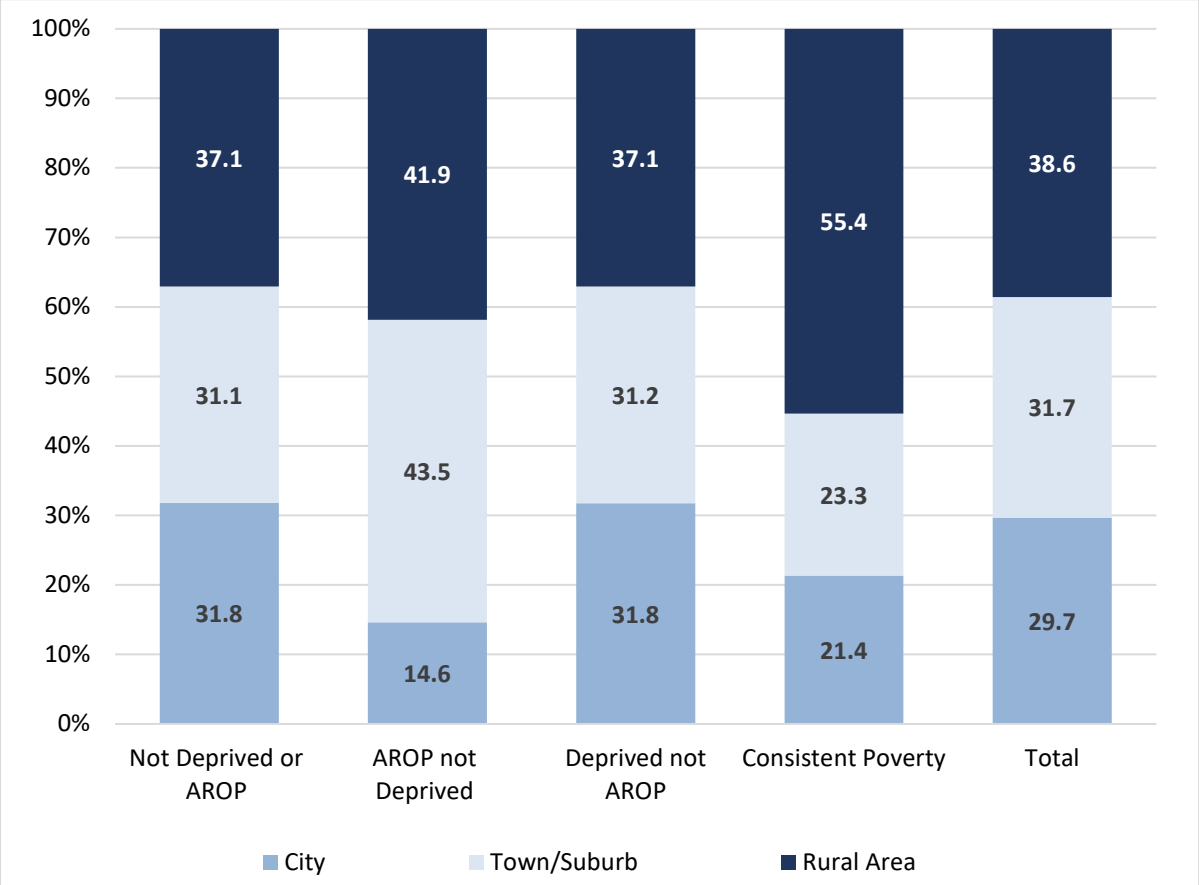
There is no clear pattern in the literature regarding the spatial distribution of poverty between urban and rural areas. Roelen and Notten (2011) found mixed child poverty results across several countries, depending on the specific domain of exclusion examined. Similarly, Frazer and Marlier (2007) reported that in several EU countries, child poverty tends to be higher in rural areas compared to urban ones. In Ireland, however, the most recent SILC 2024 data show that while At Risk of Poverty rates for the total population are slightly higher in urban areas, deprivation rates are significantly higher in urban than in rural areas (CSO, 2025).

Figure 3.9 shows how the poverty categories are split across degrees of urbanisation. Those in consistent poverty living in urban areas are split evenly between cities and towns/suburbs, but those who are AROP not deprived are highly represented in towns/suburbs. The urban-rural distribution within the deprived but not AROP category most closely resembles the neither deprived nor AROP category, or the population breakdown as a whole. Within the three poverty categories, each are characterised by their prominence in a different urban category. The proportion of deprived not AROP children living in cities may warrant

further research into the deprivation supports available in cities, as well as how these differ from those offered in rural areas or towns and suburbs.

The consistent poverty and AROP not deprived categories have higher proportions of children coming from rural households compared to the other poverty categories. This proportion is greater than 50 per cent for those in consistent poverty. This may be related to greater income fluctuations of self-employed households including farm families or may reflect fewer employment opportunities. The mismatch between income level and standard of living among the self-employed has been identified in the literature (see Chapter 1).

FIGURE 3.9 POVERTY OUTCOMES FOR CHILDREN BY DETAILED URBAN-RURAL STATUS (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 4,827).

3.11 MULTINOMIAL LOGISTIC REGRESSION MODEL (RELATIVE RISK RATIO)

Table 3.1 shows the results of a multinomial logistic regression, examining the impact of the independent variables discussed previously on poverty outcomes. Controlling for all independent variables in this model allows for better isolation of

relationships between demographic characteristics and being in a particular poverty category.[25] We examine HRP employment status here over household joblessness, as it had slightly more explanatory power (see Appendix Table A.1).

The results are presented as relative risk ratios. Relative risk ratios help us understand the relative likelihood of different outcomes based on categories of a predictor variable. Values above 1 are associated with a higher likelihood of being in the given poverty category, and values below 1 are associated with a lower likelihood. Taking the example of age, they show how different age groups compare to the reference age group (0-4 years) in terms of their likelihood of falling into different poverty categories compared to being neither deprived nor AROP. For example, from the results in Table 3.1 we see that children in families with three or more children are 3.5 times more likely to be consistently poor compared to the 0-4 age group.

[25] Note the model controls for HRP employment status and not household joblessness as the two variables are highly correlated, especially for one parent households. Initial tests showed that the model including HRP employment status had a marginally better model fit. The model with joblessness is included in the Appendix Table A.1.

TABLE 3.1 FACTORS ASSOCIATED WITH THE RELATIVE RISK OF POVERTY OUTCOMES FOR CHILDREN 2022/2023 (MULTINOMIAL LOGISTIC REGRESSION: REFERENCE CATEGORY IS NEITHER DEPRIVED NOR AROP)

	Reference Category: Neither Deprived nor AROP		
	AROP not deprived	Deprived not AROP	Consistently Poor
	RRR	RRR	RRR
Age Bracket (Baseline: 0-4)			
Age Bracket 5-11	1.086 (0.251)	0.947 (0.169)	1.041 (0.276)
Age Bracket 12-17	1.406 (0.318)	0.762 (0.136)	1.726** (0.441)
Number of Children in HH (Baseline: 1 Child)			
Number of Children 2 Children	1.460 (0.345)	1.075 (0.175)	0.992 (0.272)
Number of Children 3+ Children	2.505*** (0.576)	0.900 (0.152)	3.487*** (0.865)
Lone Parent HH Status (Baseline: 2 parents)			
Lone Parent Household	3.415*** (0.626)	8.638*** (1.198)	4.901*** (0.955)
Household disability status (Baseline: No one in household has a disability)			
At Least one HH member has a disability	1.055 (0.174)	1.951*** (0.254)	2.151*** (0.353)
HRP Birth Country (Baseline: HRP Born in Ireland)			
HRP is not born in Ireland	2.648*** (0.431)	3.212*** (0.427)	5.233*** (0.888)
HRP Educational Attainment (Baseline: Bachelor's or Higher Qualification)			
Secondary School	7.655*** (1.410)	2.864*** (0.451)	6.012*** (1.173)
Post Secondary Qualification	5.420*** (0.972)	3.523*** (0.497)	2.881*** (0.597)
HRP Employment Status (Baseline: HRP Employed)			
HRP is not employed	2.954*** (0.488)	1.775*** (0.246)	4.912*** (0.807)
Urban Rural Status (Baseline: Cities)			
Towns and Suburbs	2.103*** (0.435)	0.981 (0.159)	1.709** (0.375)
Rural Areas	2.324*** (0.441)	1.305* (0.184)	1.965*** (0.386)
Intercept	0.00348*** (0.00122)	0.0241*** (0.00557)	0.00162*** (0.000648)
	N = 4,102		
	Pseudo R^2 = 0.2039		

Source: SILC 2023/2024, authors' analysis.
Note: RRR = relative risk ratios; Standard errors reported in brackets. * p < .1, ** p < .01 *** p<.001.

We observe a non-significant association between age and belonging to any poverty category, indicated by the lack of * next to the coefficients, aside from older children being more likely to experience consistent poverty compared to those aged 0-4 years as noted above (1.726**). Children in households with three or more children are more likely to experience consistent poverty and AROP without deprivation compared to lone children; this relationship between family size and income poverty has been previously identified in the literature (Köppe and Curran, 2025; Ilmakunnas, 2024). As discussed in Section 3.3, large family sizes are not highly represented in the deprived but not-AROP category, and family size is not a significant predictor for this category in Table 3.1.

Lone parent status is significant across all three categories of poverty and is particularly high for deprived not AROP. Children in lone parent households are more likely to experience all categories of poverty than children with two parents but are particularly likely to experience material deprivation. Children in lone parent families are 8.6 times more likely to be deprived not AROP compared to children in two-parent families.

Household disability status is also relevant. Children in households where at least one member over 16 has a disability are 1.95 times more likely to be in the deprived not AROP category compared to children in households with no disability, even when controlling for the employment status of the HRP. Children in households with a disabled member are also twice as likely to be consistently poor.

This model also assesses the effect of HRP variables on the likelihood of children experiencing different poverty categories. Children in families where the HRP is born abroad have a greater risk of falling into all three poverty categories compared to families where the HRP is born in Ireland. This has the greatest impact for consistent poverty, with children where the HRP is born outside Ireland being 5.23 times more likely to experience consistent poverty than children where the HRP is born in Ireland. They are 3.2 times more likely to be deprived not AROP and 2.6 times more likely to be AROP not deprived.

HRP educational attainment is also significant across all poverty categories. Children where the HRP has a post-secondary education are 3.5 times more likely to be deprived not AROP compared to children whose HRP has a Bachelor or higher degree. This effect is less for children whose HRP has a secondary school qualification. Comparably, the HRP having just a secondary school qualification has a greater impact on being consistently poor.

The employment status of the HRP is also highly relevant for poverty risks. Children with a HRP that is not in paid work are more likely to experience each of the three categories of poverty. This effect is strongest for consistent poverty and weaker for deprived not AROP. As noted above, a significant proportion of children that are deprived but not AROP have a parent in employment.

Finally, the model examines the association between living in an urban or rural area on poverty outcomes. A child living in a rural area is more likely to fall into all three of the poverty categories compared to children living in cities. Children living in towns/suburbs do not differ from city children in their risk of deprivation not AROP, however they are more likely to be consistently poor or AROP not deprived compared to their counterparts living in a city. Yet, across the three different measures of poverty, the population density has the smallest effect size and the least statistical significance for AROP not deprived children.

3.12 SUMMARY

This chapter has examined the composition of the population of children that are deprived and not AROP, compared to the composition of children in other poverty categories. The deprived but not AROP group share many of the same characteristics with children who are consistently poor. For example, both groups have a larger proportion of children living with someone with a disability compared to the population profile. All three poverty groups have a larger proportion of migrant-headed households compared to those not in income poverty or deprivation, and migrant status increases the risk of being in each of the three poverty categories compared to being neither deprived nor AROP. Similarly, having a HRP that is not at work or having a HRP with lower educational qualifications increases the risk of being in all three poverty categories.

However, some household characteristics are more (or less) strongly associated with children being in the deprived but not AROP category compared to the other poverty categories. The deprived not AROP group have a higher proportion of children in lone parent households compared to any other category, and the relative risk of being deprived not AROP is 8.6 times higher than for children in two parent households compared to relative risk ratio of 4.9 for consistent poverty.

The deprived not AROP group also have a higher proportion of small families than those who are AROP. While children in large families are at greater risk of consistent poverty and AROP not deprived compared to those in small families, this is not the case for deprived not AROP. The deprived not AROP group have a higher proportion of household heads are employed and have a third-level degree compared to the AROP not deprived and consistently poor categories. It is also noticeable that education and employment are a somewhat weaker predictor of

being AROP not deprived than is the case for consistent poverty. Finally, child age is not a predictor of falling into the deprived not AROP category, though it is associated with consistent poverty. The implications of these findings are considered in the conclusion.

Modelling the relative risks of falling into different poverty categories takes account of these risk characteristics simultaneously and shows that living in a lone-parent household is the strongest predictor of children being deprived but not below the income threshold, followed by HRP's migrant status and education level.

CHAPTER 4

'Outcomes' for deprived but not income poor children

This chapter considers the experience of poverty for children and the households they live in. We explore a range of 'outcomes' across the four poverty groupings: AROP not deprived; deprived not AROP; consistently poor; and neither deprived nor AROP. We also compare the individual variables across the four poverty categories using pairwise comparisons using multinomial logistic regression models. This allows us to estimate odds ratios and mean differences between categories, which are described in footnotes in this chapter. The variables considered are financial strain, income sources, and health and wellbeing of the household reference person (HRP). The purpose of this comparison is to assess whether the deprived not AROP have distinct experiences, particularly compared to those in consistent poverty. While we have referenced the term 'outcomes', the indicators we explore are measured simultaneously with deprivation in the dataset and are additionally factors that could contribute to risk of deprivation. The results are therefore correlations, and causality might run in the opposite direction.

4.1 FINANCIAL STRAIN

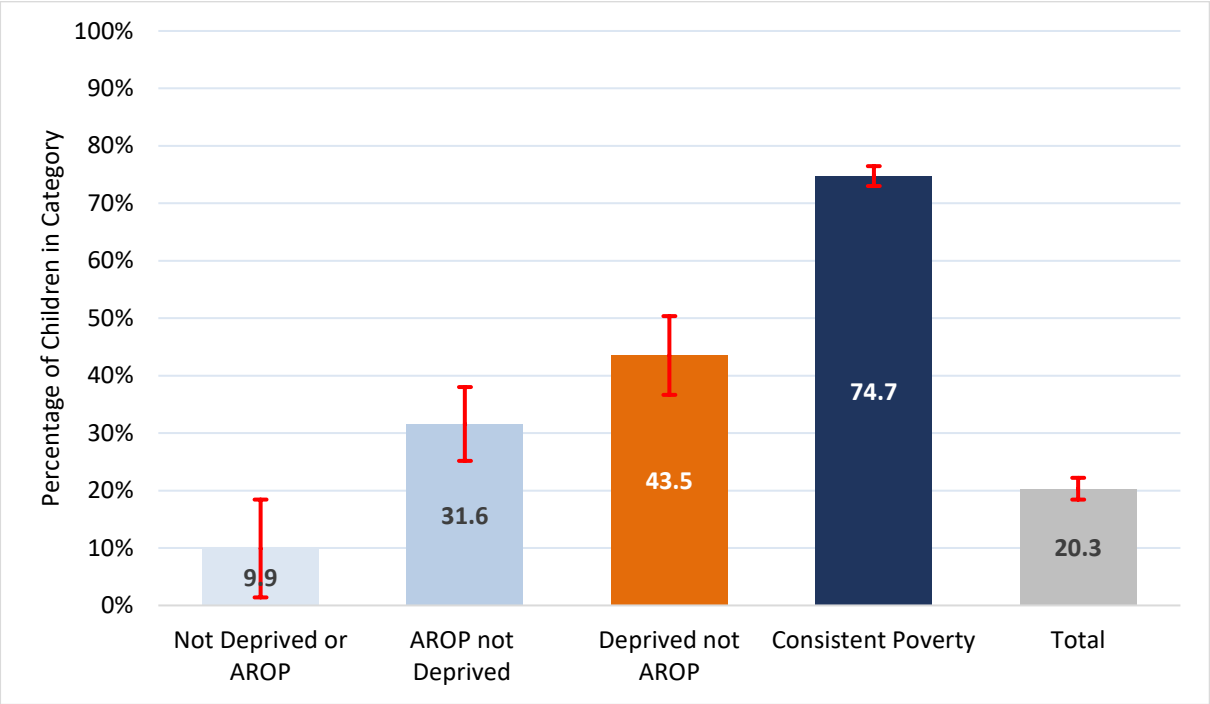
Previous research has highlighted the strong association between consistent poverty and subjective measures of financial strain (Gibbons et al., 2023; Whelan et al., 2007). Gibbons et al. (2023) note that economic strain is associated with negative outcomes for the child, albeit not uniformly and mediated by additional factors. One measure used in SILC is the degree to which a household has difficulty making ends meet. The HRP is asked whether they can make ends meet on a scale from 'With Great Difficulty' to 'With no Difficulty'.

Figure 4.1 shows a two-category version of the ends meet variable, showing households who have difficulty or greater in making ends meet, compared to those who experience some or no difficulty making ends meet. While this division is limited in that it groups households with 'some difficulty' making ends meet in with those who have no difficulty making ends meet, it does capture more extreme experiences. Each poverty category has a proportionally higher number of children experiencing financial strain and higher odds ratios of this happening[26] when compared to the base category of neither deprived nor AROP. Children experiencing consistent poverty are more likely to live in a household that has difficulty making ends meet compared to both AROP not deprived and deprived

[26] Odds Ratio (OR) – Baseline (Not deprived or AROP): AROP not deprived (4.1); Deprived not AROP (6.8); Consistent Poverty (26.8) – significant at p<.001. Mean Differences (MD): Consistent Poverty vs AROP not deprived (MD = 1.87, SE = 0.276, p = 0.000); Consistent Poverty vs Deprived not AROP (MD = 1.37, SE = 0.230, p = 0.000); Deprived not AROP vs AROP not deprived (MD = 0.5, SE = 0.243, p = 0.241).

not AROP. The mean difference between deprived not AROP and AROP not deprived is not statistically significant in this case.[27]

FIGURE 4.1 PERCENTAGE OF CHILDREN IN HOUSEHOLDS HAVING DIFFICULTY MAKING ENDS MEET (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. N = 730 children in households with difficulty making ends meet.

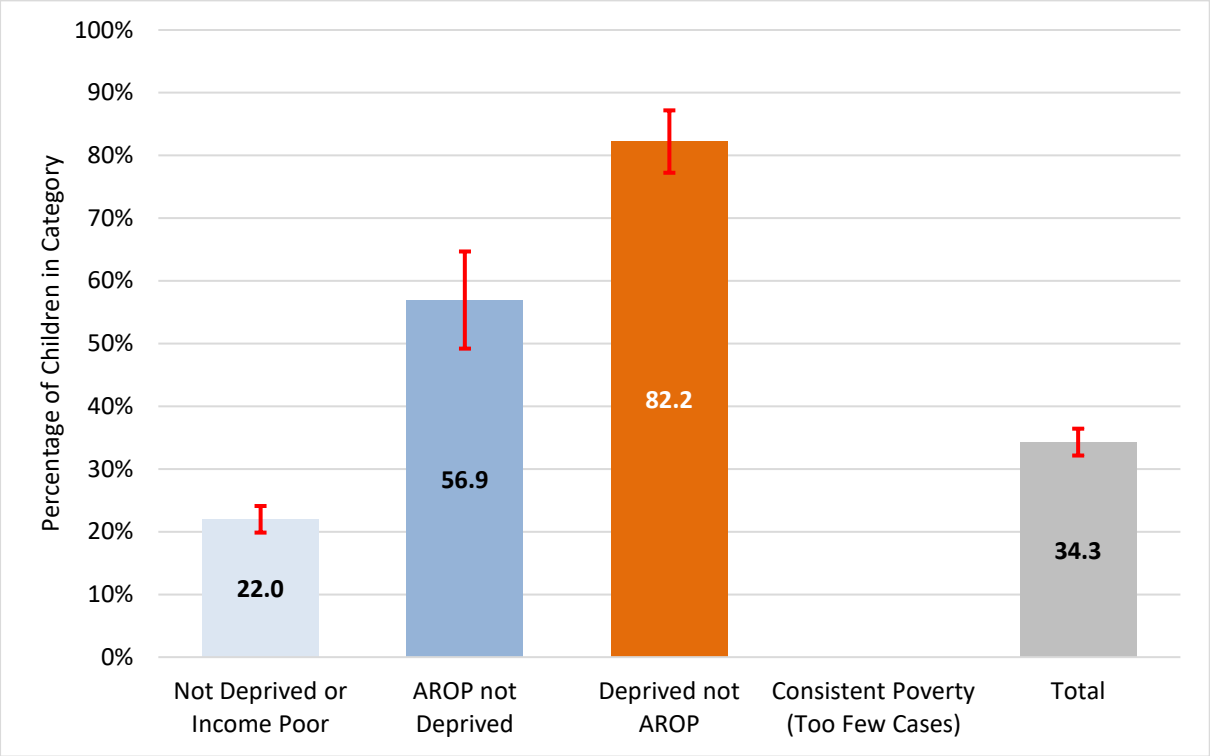
A second subjective measure of strain concerns whether children are living in households who can cope with unexpected expense without borrowing. In 2023 this expense is set at €1,400.[28] This measure is designed to tap into whether households have access to additional resources such as savings. Figure 4.2 explores this for two categories of poverty against the neither deprived nor AROP group. Consistent poverty is not included here as too few (under 5 per cent) have the capacity to face unexpected expenses, making the N too small to report. In the deprived not AROP category, 82 per cent of children are living in households that are unable to face unexpected financial strain. This proportion is much lower[29] in the AROP not deprived category (56.9 per cent), which is intriguing as this category is defined by its low income.

27 As with all variables in the graphs these are weighted according to the EU-SILC euroweight, which ensures the sample is representative of the population in terms of age, sex, household composition and region (see CSO Survey of Living and Income Conditions 2023, background notes).

28 The amount specified varies across countries and years and is set at 1/12th of the At Risk of Poverty threshold for the survey conducted two years earlier.

29 Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (4.7); Deprived not AROP (16.7); Consistent Poverty (63) – significant at p<.001. Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = 1.26, SE = 0.237, p = 0.000).

FIGURE 4.2 PERCENTAGE OF CHILDREN IN HOUSEHOLDS UNABLE TO FACE UNEXPECTED FINANCIAL EXPENSE (2022 AND 2023)



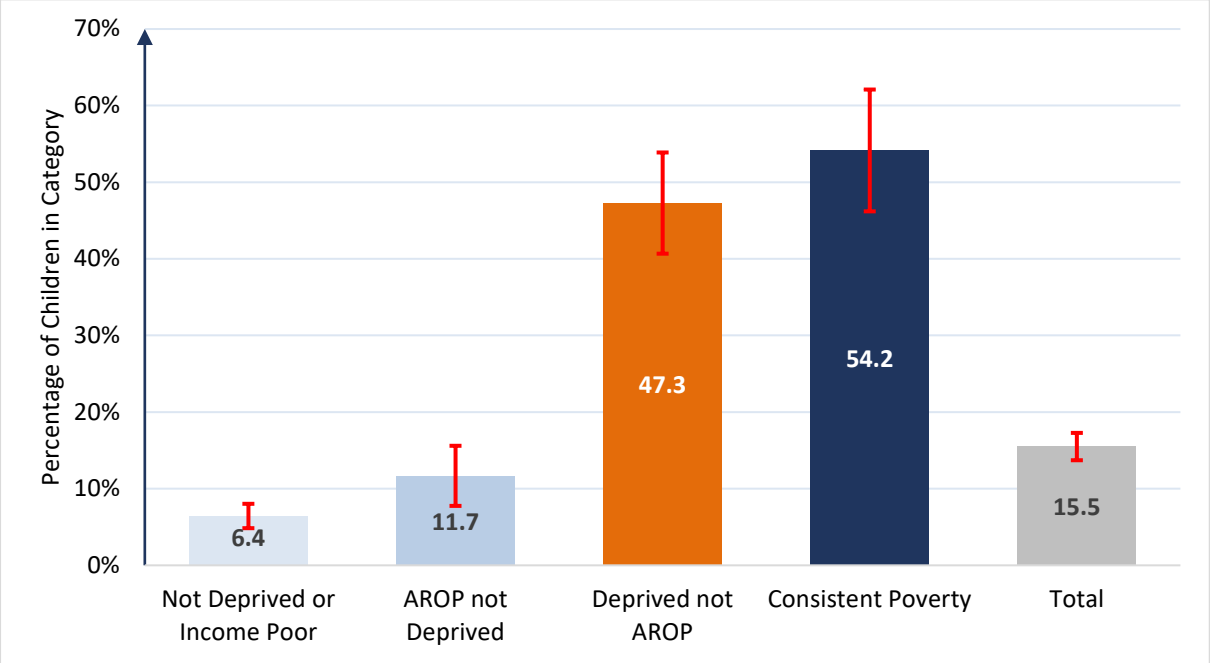
Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. N = 1,121 (total unable to face unexpected financial expense across three poverty categories available).

4.2 DEBTS AND HOUSING COST BURDEN

Households were asked in the SILC study about arrears on repayments for rent and mortgage payments, utility bills, and loans. These have been aggregated into a single variable, indicating the child is in a household that is in arrears on at least one of these categories.[30]

[30] This variable is constructed as a binary variable indicating that a household is in arrears in any one of three categories. A child is given a value of 1 if their household is in arrears in one or more categories, and a value of 0 if they have no arrears whatsoever.

FIGURE 4.3 PERCENTAGE OF CHILDREN IN HOUSEHOLDS EXPERIENCING ARREARS ON AT LEAST ONE OF MORTGAGE/RENT/UTILITY/HIRE PURCHASE INSTALMENT (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. N = 518 total in arrears across all poverty categories.

Figure 4.3 shows the proportions of children living in households in arrears for each poverty category. Both the deprived not AROP category and the consistent poverty category have proportionally higher amounts of children living in households experiencing arrears, at 47.3 per cent and 54.2 per cent compared to 11.7 per cent for the AROP not deprived group. This is significant,[31] and suggests that a reason these households have a lower standard of living despite their relatively higher income is that they have a higher debt burden than their income-poor counterparts. The percentage of children living in consistent poverty that live in households with arrears is not significantly different to the rate for the deprived not AROP group.[32]

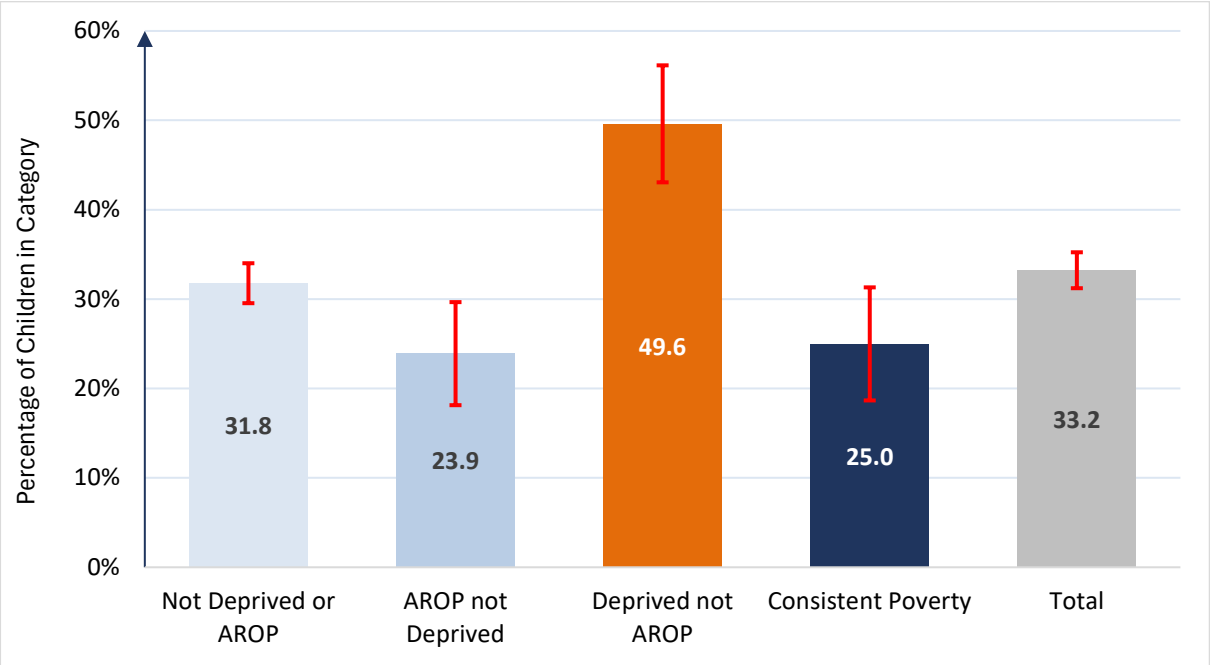
The total amount of money owed by households is not known, and it is likely that the value of debt relative to income rather than the absolute level will be most impactful on living standards. SILC does collect a subjective variable of the burden of loans, where households are asked whether repayments on non-housing burdens constitute a heavy burden, somewhat of a burden, or no burden. This is

31 Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (1.87); Deprived not AROP (12.9); Consistent Poverty (17.21) – significant at p<.001. Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = 1.94, SE = 0.235, p = 0.000); Consistent Poverty vs AROP not dep (MD = 2.22, SE = 0.253, p = 0.000); Consistent Poverty vs Deprived not AROP (MD = 0.28, SE = 0.214, p = 1.000).

32 Odds Ratios (OR) – Baseline (Not Deprived or AROP): AROP not deprived (1.87); Deprived not AROP (12.9); Consistent Poverty (17.21) – significant at p<.001. Mean Differences (MD): Deprived not AROP vs AROP not Deprived (MD = 1.94, SE = 0.235, p = 0.000); Consistent Poverty vs AROP not dep (MD = 2.22, SE = 0.253, p = 0.000); Consistent Poverty vs Deprived not AROP (MD = 0.28, SE = 0.214, p = 1.000).

only asked of those households who have a non-housing loan such as a hire purchase agreement. In Figure 4.4 we consider those with no loans as having no loan burden (Figure 4.4).

FIGURE 4.4 PERCENTAGE OF CHILDREN IN HOUSEHOLDS WHERE NON-HOUSING LOANS ARE A BURDEN BY POVERTY CATEGORY (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. (N = 1,485).

For children in the deprived not AROP category, half live in households where non-housing loans constitute a burden; this is significantly higher than both the consistent poverty and AROP not deprived categories.[33] This pattern is likely related to the fact that low-income households have lower access to loans and credit (Russell et al., 2013).

4.2.2 Housing costs as a percentage of income

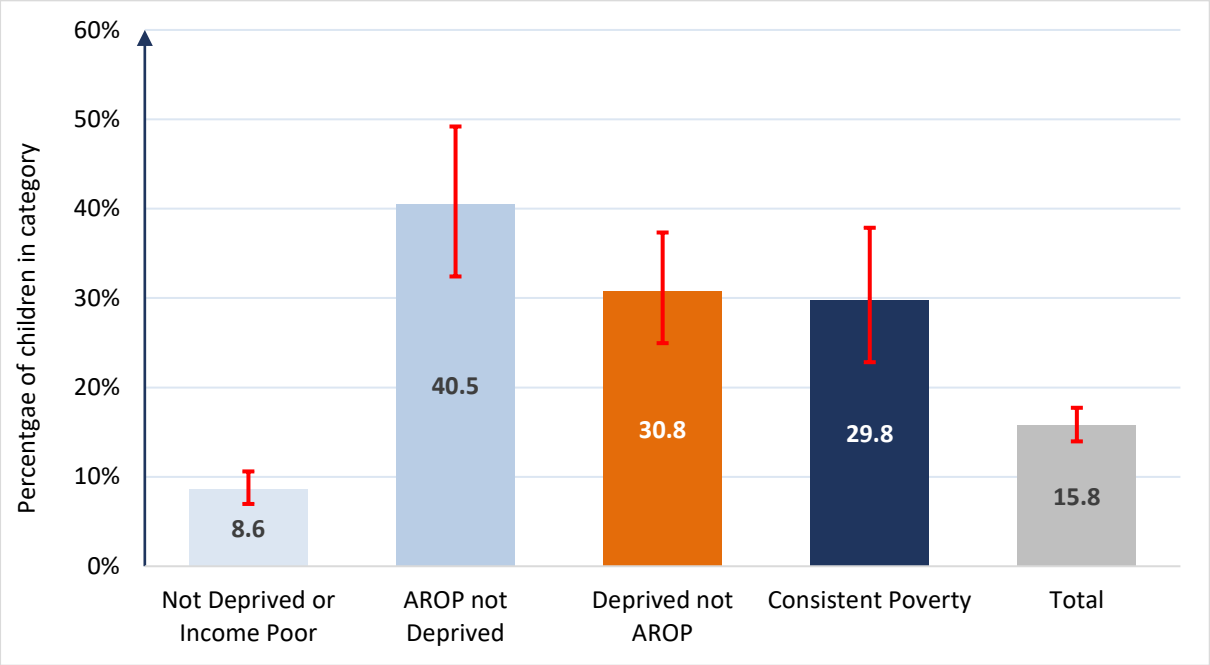
This outcome examines the percentage of income that households of children in different poverty categories are spending on housing. The calculation of household spending on housing differs from that used in Chapter 2, which only included rent and mortgage interest payments. This SILC variable includes the cost of rent and

[33] Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (0.67, p = 0.019); Deprived not AROP (2.12, p = 0.00); Consistent Poverty (0.72, p = 0.078). Differences (MD): Deprived not AROP vs AROP not deprived (MD = 1.14, SE = 0.21, p = 0.000); Consistent Poverty vs AROP not deprived (MD = 0.07, SE = 0.22, p = 1.000); Consistent Poverty vs Deprived not AROP (MD = -1.07, SE = 0.22, p = 0.000).

mortgage, and housing benefits such as HAP. The costs of utilities (water, electricity, gas and heating) are also included.[34]

Figure 4.5 shows the percentage of children in each poverty group living in households spending more than 30 per cent of their income on housing.

FIGURE 4.5 HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME FOR CHILDREN IN POVERTY CATEGORIES



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. N = 421 children living in households where housing costs are > than 30 per cent of household disposable income. Housing benefits (e.g. HAP) are included in both household income and housing cost.

On this measure we find that the deprived not AROP experience proportionally the same level of housing cost burden as the consistently poor group. The estimate for the deprived not AROP group is not significantly different than the other two poverty groups.[35] The significantly higher proportions[35] of children in each poverty category living in households with a high housing burden compared to children who are neither deprived nor AROP is likely due to the housing tenure of these groups (see Appendix Figure A.1). Proportionally higher numbers of children in

34 We cannot exclude utility costs from housing cost because Eurostat's methodology includes them in the housing cost variable. Although two heating deprivation measures are part of the material deprivation measure, we do not anticipate that excluding utilities, which contribute less to housing costs than rent and mortgage, would affect the results pattern shown in Figure 4.5.

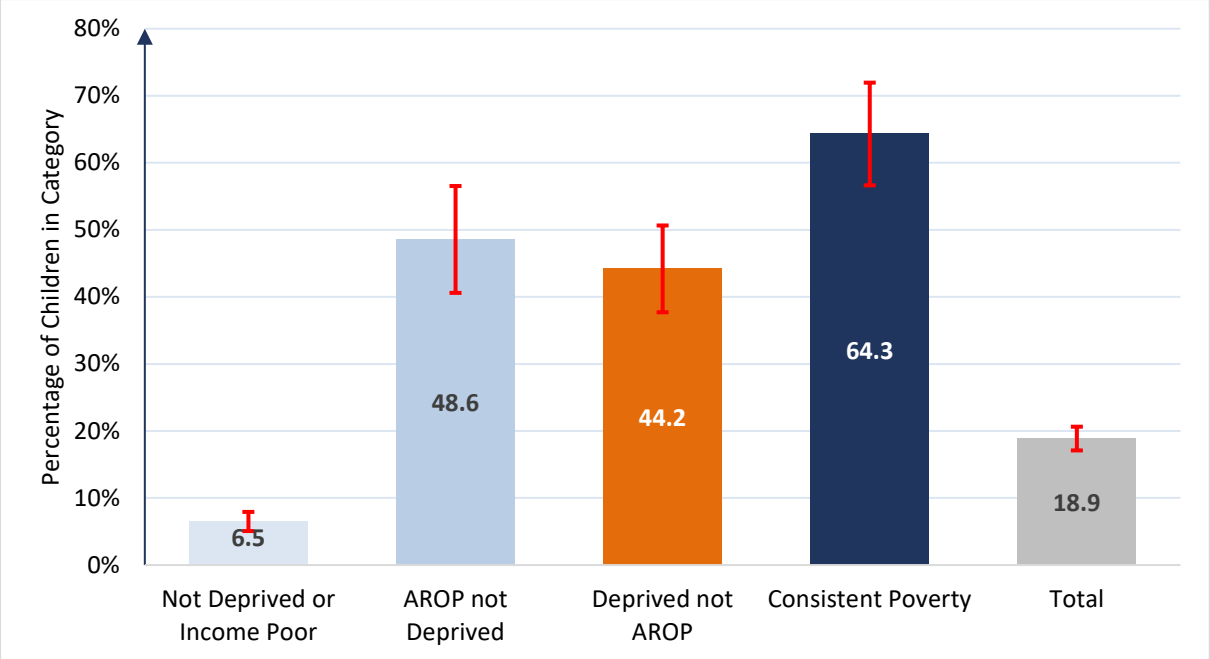
35 Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (7.16); Deprived not AROP (4.7); Consistent Poverty (4.39) – significant at p<.001. Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = - 0.42, SE = 0.233, p = 0.427); Consistent Poverty vs AROP not deprived (MD = -0.49, SE = 0.25, p = 0.352); Consistent Poverty vs Deprived not AROP (MD = -0.07, SE = 0.23, p = 1.000). AROP not deprived vs Neither (MD = 1.96, SE = 0.214, p = 0.000); Deprived not AROP vs Neither (MD = 1.54, SE = 0.19, p = 0.000); Consistent Poverty vs Neither (MD = 0.48, SE = 0.22, p = 0.000).

each poverty category live in households that are privately renting compared to the neither deprived nor AROP group, where affordability issues are most acute[36] (Slaymaker et al., 2024).

4.3 SOURCE OF INCOME

This section examines the income sources of households experiencing poverty, particularly identifying the percentage of income that these households derive from social transfers. Social transfers include both means-tested cash payments benefits such as disability benefit, One Parent Family Payment and non-means tested payments such as Child Benefit (see Chapter 1). In-kind benefits such as medical cards, free-school meals etc are not included in this calculation. Higher levels of social transfers are associated with a lower deprivation risk at a country level in studies of EU countries (Dewilde, 2022; Chzhen and Bradshaw, 2012), but many children remain deprived even with a large proportion of their income stemming from social transfers.[37]

FIGURE 4.6 CHILDREN IN 2022 AND 2023 LIVING IN HOUSEHOLDS RECEIVING ≥ 50% OF THEIR HOUSEHOLD INCOME FROM SOCIAL TRANSFERS BY POVERTY CATEGORY



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only. N = 598 children in households with social transfers ≥ 50 per cent of household income.

36 Among the under 18 population, over half (54 per cent) of those living in private rental housing were in households spending > 30 per cent of their income on housing costs (incl. energy and utilities), compared to approximately a third of those in local authority/social housing, and less than 2 per cent of those who owned their own home (outright or with mortgage).

37 Dewilde et al., 2022, further show that housing related redistributive policies such as rental market regulation and housing allowances weaken the positive relationship between low income and deprivation.

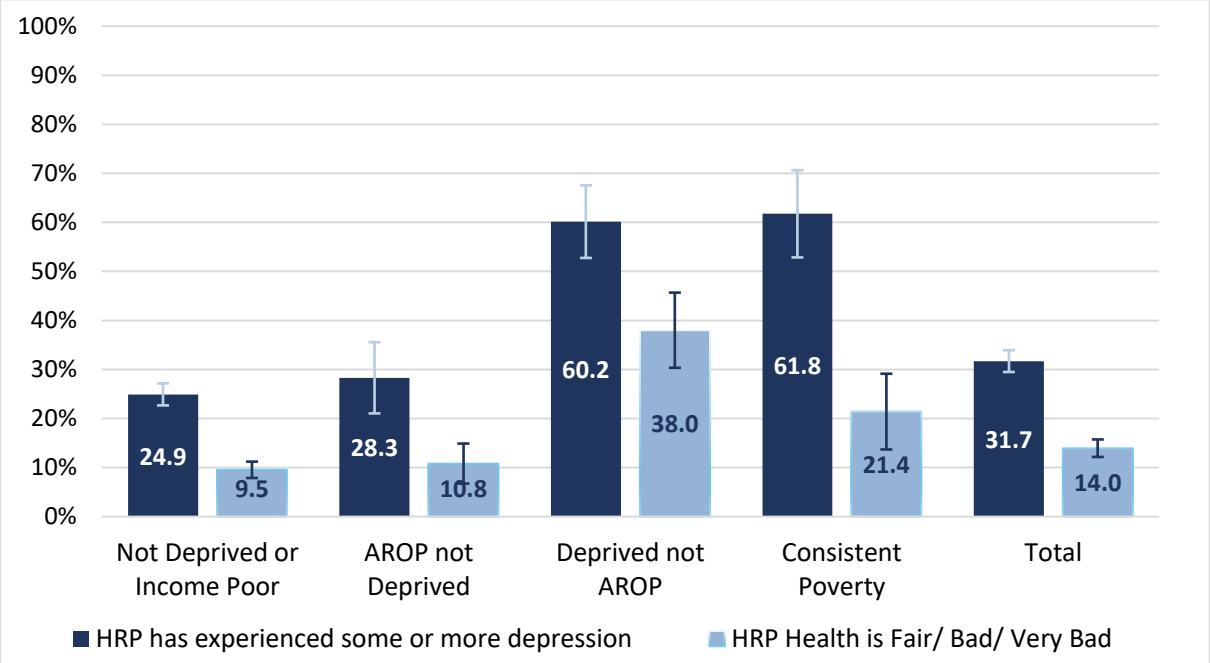
Figure 4.6 describes the proportions of children in each poverty category that derive more than half their income from social transfers. The consistent poverty category sees the highest proportion of children living in households in this situation (64.3 per cent). Both the AROP not deprived and deprived not AROP categories have similar proportions of children living in households where social transfers make up more than half their income, at 48.6 per cent and 44.2 per cent respectively, and are not significantly different from each other. All three categories derive significantly higher proportions of their income from social transfers compared to the neither deprived nor AROP category.[38] This pattern is consistent with the results in Chapter 3, which found that a higher proportion of consistently poor children were in jobless households. It also fits with earlier findings that higher reliance on social transfers is likely to be strongly correlated with income-based poverty measure (Watson and Maître, 2013).

4.4 HEALTH AND WELLBEING OF HOUSEHOLD REFERENCE PERSON

Finally, we examine the relationship between poverty categories and health and wellbeing of the HRP. These questions were only asked to those over 16 in the 2022 and 2023 SILC surveys, and here refer solely to the HRP's response. This remains relevant to the outcomes of the children, as prior research has identified a mediating effect of parental wellbeing on the detrimental impacts of poverty for children (Kaiser et al., 2017; Bartoll et al., 2024).

[38] Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (13.5); Deprived not AROP (2.42); Consistent Poverty (3.27) – significant at p<.001. Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = -0.17, SE = 0.21, p = 1.000); Consistent Poverty vs AROP not deprived (MD = 0.67, SE = 0.237, p = 0.030); Consistent Poverty vs Deprived not AROP (MD = 0.85, SE = 0.218, p = 0.001). AROP not deprived vs Neither (MD = 2.6, SE = 0.203, p = 0.000); Deprived not AROP vs Neither (MD = 2.42, SE = 0.18, p = 0.000); Consistent Poverty vs Neither (MD = 3.27, SE = 0.21, p = 0.000).

FIGURE 4.7 HEALTH STATUS OF HOUSEHOLD REFERENCE PERSON IN DIFFERENT CHILD POVERTY CATEGORIES



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only.

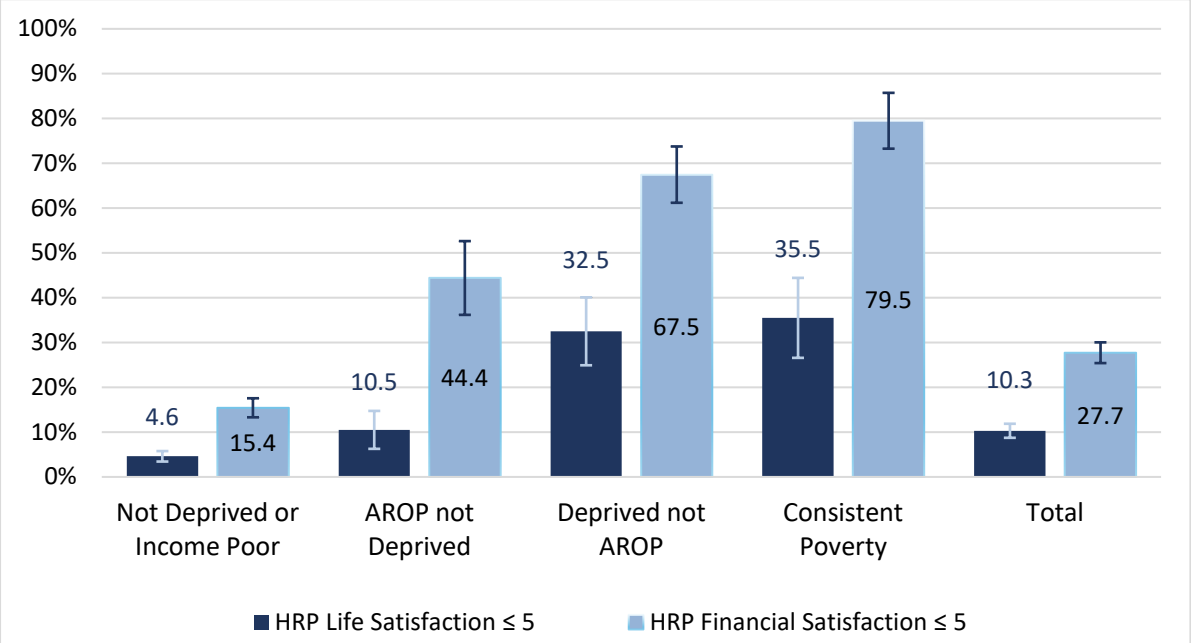
The two variables in Figure 4.7 measure the subjective experience of the HRP. The first asks how they would define their health in the past year on a scale from very good to very bad. Here we construct a binary variable, indicating whether the HRP rates their health as fair, bad or very bad.[39] The deprived but not AROP category has a distinctively higher proportion of children whose HRP's health is fair, bad or very bad (38 per cent). This proportion declines to 10.8 per cent in the AROP not deprived category, and 21.4 per cent in the consistent poverty group. The health status of the HRP is therefore positively correlated with deprivation in this case.[40] Health and wellbeing status of the HRP are measured at the same time as deprivation (income is for the previous year) and it is possible that the poor physical and mental health of the HRP may be a factor contributing to low income and deprivation, for example if poor health has limited their ability to participate in the labour market. The finding on HRP ill health is consistent with the high proportion of children in the deprived not AROP group that are living with someone with a disability (Chapter 3).

39 The category 'fair' is included here due to an insufficient number of cases in the AROP not deprived group when solely bad and very bad health was used. Fair health can also account for self-reporting bias.

40 Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (1.56, p = 0.068); Deprived not AROP (5.3, p = 0.000); Consistent Poverty (3.2, p = 0.000). Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = 1.12, SE = 0.27, p = 0.000); Consistent Poverty vs AROP not deprived (MD = 0.73, SE = 0.305, p = 0.102); Consistent Poverty vs Deprived not AROP (MD = -0.49, SE = 0.246, p = 0.269).

The HRP is also asked whether they have felt down or depressed, 'All of the time', 'Most of the time', 'Some of the time', 'A little of the time' or 'None of the time' in the past four weeks. The percentage of children whose HRP was down or depressed some or more of the time is displayed in Figure 4.7 alongside HRP health status. The deprived not AROP and consistently poor children display similar distributions of HRP mental health, at 60.2 per cent of children's HRP in the deprived not AROP category experiencing poor or lower mental health, and 61.8 per cent in the consistently poor category. This then suggests that poor mental health has a stronger link with deprivation than AROP, as the AROP not deprived category is much lower, at 28.3 per cent.[41]

FIGURE 4.8 LIFE AND FINANCIAL DISSATISFACTION OF HRP FOR DIFFERENT CHILD POVERTY CATEGORIES (2022 AND 2023)



Source: SILC 2022 and 2023. Authors' analysis.
Note: Individuals aged under 18 only.

The second set of HRP variables examined here are life and financial satisfaction (Figure 4.8). Both satisfaction variables are rated on a 10-point scale, where 0 is not at all satisfied, and 10 is completely satisfied. A binary variable is created, identifying whether the HRP's life/financial satisfaction is ≤ 5. Here, HRPs of children in the deprived not AROP and consistent poverty categories have similar life satisfaction,[42] at 32.5 per cent of deprived not AROP and 35.5 per cent of

41 Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (1.18, p = 0.383); Deprived not AROP (4.55, p = 0.000); Consistent Poverty (4.93, p = 0.000). Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = 1.34, SE = 0.242, p = 0.000); Consistent Poverty vs AROP not deprived (MD = 1.42, SE = 0.266, p = 0.000); Consistent Poverty vs Deprived not AROP (MD = 0.086, SE = 0.252, p = 1.000).

42 Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (2.4), Deprived not AROP (9.9), Consistent Poverty (11.2), significant at p > 0.001. Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = 1.4,

consistently poor children reporting life satisfaction of 5 or lower. HRPs of children in the AROP not deprived category experience a level close to the total population. This would then reflect the effect of deprivation on subjective life satisfaction.

Figure 4.8 also shows the financial satisfaction of the HRP for children in these categories. The percentage of children in each category who have a HRP with low financial satisfaction increases from 15.4 per cent in the neither deprived nor income poor category to 79.5 per cent in the consistently poor category. Deprived not AROP have the second highest percentage of financially unsatisfied HRPs, at 65.5 per cent.[43] This is intriguing, given that this category is defined as not being income poor and yet has a lower financial satisfaction than the AROP not deprived category. However, Figures 4.4 and 4.5 show the degree to which these households are burdened by loans, which may translate into greater financial stress, despite the household's disposable income being functionally higher than the 60 per cent cut-off.

4.5 SUMMARY

Children living in deprived households that are not AROP are found to experience levels of financial strain that are significantly higher than the two non-deprived groups of children across two measures of strain: difficultly making ends meet and inability to meet an unexpected expense. The levels of strain in this group are not as high as those in consistent poverty. The deprived not AROP group closely resemble the consistently poor in the proportion experiencing arrears and are more likely than the consistently poor to report that (non-housing) loan repayments are a burden. This points to the issue of debt as being one reason why this group experience deprivation despite being above the AROP poverty line. Housing affordability problems (measured as spending 30 per cent or more on housing costs) are prevalent across all three poverty categories, The consistently poor group are distinctive in their high reliance on income from social transfers.

Focusing on the mental and physical health status of the HRP, the situation of the deprived not AROP group is as bad as the consistently poor for subjective depression, or worse in the case of physical health. Similarly, life satisfaction of the HRP is similarly low for the deprived whether they are above or below the income poverty line, and financial dissatisfaction is markedly higher than for the non-deprived groups.

SE = 0.29, p = 0.000), Consistent Poverty vs AROP not deprived (MD = 1.53, SE = 0.302, p = 0.000), Consistent Poverty vs Deprived not AROP (MD = 0.13, SE = 0.269, p = 1.00).

[43] Odds Ratios (OR) – Baseline (Not deprived or AROP): AROP not deprived (4.4); Deprived not AROP (11.4); Consistent Poverty (21.33); significant at p > 0.001. Mean Differences (MD): Deprived not AROP vs AROP not deprived (MD = 0.95, SE = 0.226, p = 0.000); Consistent Poverty vs AROP not deprived (MD = 1.57, SE = 0.26, p = 0.000); Consistent Poverty vs Deprived not AROP (MD = 0.63, SE = 0.245, p = 0.065).

CHAPTER 5
Conclusions

Childhood poverty has wide-ranging and long-lasting impacts and therefore is a key concern for policy. In Ireland, efforts to tackle poverty have used a combined measure of low income (AROP) and material deprivation, known as the consistent poverty measure. The measure is grounded in a conception of poverty as exclusion from the normal way of life in society, and a multidimensional experience. The two measures capture different aspects of standard of living, and there is an imperfect overlap between the two. Measures of material deprivation are more direct indicators of living standards and unfulfilled needs compared to income levels. Therefore, the situation of children that are experiencing deprivation but are not considered AROP, is a matter of concern. In this study we set out to examine the situation of children living in households that are experiencing deprivation but are above the income poverty line set at 60 per cent of median income. Firstly, it examines the size of this group and how it has changed over time. Secondly, it considers whether changes to the income poverty threshold or adjusting for housing costs results in a greater overlap between income poverty and deprivation. Thirdly, the study explores the characteristics of children and their families in different poverty categories to identify which children are deprived and not income poor. Finally, we examine household and parental outcomes such as debt, financial strain, health and wellbeing to assess whether those children that are growing up in deprived but not AROP households differ from those that are consistently poor and those who are AROP but not deprived.

5.1 SUMMARY OF FINDINGS

Close to one-in-five children (17 per cent) are deprived but not AROP in 2023, up from 12 per cent in 2022. Over the same period the proportion of children in consistent poverty declined from 7 to 5 per cent. Taking a longer view from 2004, the size of the deprived not AROP group rose steadily from the Great Recession in 2008 and was highest during the austerity period (2010 to 2015). These years also saw relatively high levels of consistent poverty. It appears that the deprived not AROP category may be a lead indicator of consistent poverty, rising before an increase in consistent poverty is observed. If this is the case, we would anticipate the consistent poverty rate for children to rise in 2024.[44] For the analyses, we focus on the most recent period and pool data for 2022 and 2023 to have sufficient cases for analysis (4,827).[45]

[44] Initial 2024 SILC figures were published by the Central Statistics Office in late March, showing that consistent poverty for under 18s has increased from 4.8 per cent in 2022 to 8.5 per cent in 2024.

[45] CSO requirements for statistical release mandate at least 30 cases per cell, so pooling these years was necessary for assessing independent variables.

The poverty threshold of 60 per cent of median income used in both national and EU level poverty measurement is imperfect, and as with all thresholds, households just above the cut-off will have incomes very similar to those just below. An obvious potential explanation for households experiencing deprivation but not AROP is that their incomes are just above the threshold. To test this hypothesis, we experiment by imposing alternative thresholds at 70 and 80 per cent of the median to determine if the proportions of those in each poverty category change.

We find that 32 per cent of children that are deprived but not AROP live in households with incomes that are between 60 and 70 per cent of median income. A further 22 per cent live in households whose income lies between 70 and 80 per cent of median income. Therefore, for over half of the group of interest, low household income is a key factor behind their deprivation experience.

Alternative explanations for experiencing deprivation despite having an income above the 60 per cent threshold is that the households have additional costs or needs that are not captured by equivalised income. Previous research has suggested that housing costs is a likely candidate (Roantree et al., 2022). The proportion of children in consistent poverty almost doubles when the income is adjusted for housing cost and the percentage of children deprived but not AROP falls from 14 per cent to 8.6 per cent. In other words, almost 40 per cent of the deprived not AROP group move into the consistently poor category when we adjust for housing costs. This suggests a significant portion of the deprived not AROP group face high housing costs that prevents them achieving an adequate standard of living.

Previous research has also identified that people with a disability have additional expenditure, which means that they cannot achieve the same standard of living as a person without a disability on the same level of income (Cullinan et al., 2011; Indecon, 2021). The additional cost of disability has been estimated to be between 52 and 59 per cent of disposable household income, and adjusting income for these additional costs would lead to a substantially higher AROP rate for these households (Doorley et al., 2025). We find that 39 per cent of children deprived but not AROP live in households where at least one member has a long-term illness or disability. This compares to 42 per cent of children in consistent poverty, 23 per cent of those AROP but not deprived and 21 per cent of those that are neither deprived nor AROP. Disability is therefore a key distinction between those in deprived and non-deprived households.

Deprived not AROP children share other characteristics with the consistently poor group and the AROP not deprived. In addition to disability, lone parenthood, HRP migrant status, HRP low education, HRP unemployment and living in rural areas

are all significant predicators of being in any of the three poverty categories. However, the model shows that lone parenthood is a particularly strong risk factor for deprivation not AROP. The model also shows that age of the child (12-17 years) and living in a family with three or more children is associated with an increased risk of consistent poverty (and in the case of family size also AROP not deprived); these factors are not significantly associated with being deprived not AROP.

The deprived not AROP group of children (and their families) also experience a range of financial, health and wellbeing strains that are similar to those experienced by children and their families living in consistent poverty. In most cases the strain is higher than that experienced by the AROP not deprived group, but while their mental health is similar to that of consistently poor children, their overall health is worse.

5.2 LIMITATIONS

There are several limitations of the study. First, there are some limitations associated with the poverty measures. Income is measured from the previous calendar year, while deprivation is measured at the point in time of the survey. Further research with longitudinal data could examine whether there is a stronger overlap between deprivation and income poverty measured in the subsequent year. Furthermore, the disability measure used only captures disability in those aged 16 and older and therefore does not identify childhood disability and the additional costs associated with this. Similarly, measures of wellbeing and subjective health are only collected for adults in the household (measured for the HRP in this report). Furthermore, the deprivation measures are assessed at the household level, and within-household variation in deprivation is not measurable in this case.

Secondly, the analysis does not show causal relationships. Rather, the relationships seen between the poverty categories and other 'outcomes' are associations. In some cases, such as the link between poor mental and physical health of the HRP, causality is likely to run in both directions. Poor mental or physical health can lead to poverty due to limitations on labour market participation and additional costs (van Zon et al., 2017; Taylor-Robinson et al., 2019), while poverty can also lead to poor mental and physical health (Knifton and Inglis, 2020; Corell et al., 2024; Cooper and Stewart, 2017).

Finally, SILC is a survey of those living in private households. Therefore, those living in emergency accommodation or IPAS (International Protection Accommodation Service) are not included in the study. Those with literacy issues are also unlikely to be included. Therefore, the study will miss some of the most marginalised

children in society. These at-risk populations are more likely to experience poverty, which could result in an underestimation of the scale of poverty here.

5.3 IMPLICATIONS FOR POVERTY MEASUREMENT

Income poverty thresholds by their nature exclude individuals and families that are just above the line but have very similar circumstances to those below. Clearly many of those experiencing material deprivation have low income and would be captured by a slightly higher poverty threshold placed at 70 or 80 per cent of median income. Using a range of low-income thresholds can spotlight the consequences of threshold placement and draw attention to the sensitivity of fixed thresholds to measure social exclusion.

Comparing poverty lines before and after housing costs highlights a group of those that have a significant draw on their resources. Similarly, poverty lines might be adjusted for the costs of disability. For example, Doorley et al. (2025) demonstrate how the equivalence scale could be adjusted for disabled household members. These changes go some way towards better taking account of the differing needs and costs of households, beyond the currently widely used equivalence scales, which adjust only for the size and age of household members.

The inclusion of material deprivation as an identifier of poverty and exclusion is an important corrective for the limitations of low income alone. It provides a more direct and immediate insight into the difficulties that households face to be included in society on low incomes. Retaining indicators of material deprivation is important, alongside regular reviews of the validity of items in the measure.

5.4 IMPLICATIONS FOR POLICY

The study highlights the significant proportion of children under 18 that are materially deprived. Cross-national studies have highlighted the significant role that social transfers and benefits-in-kind (including childcare) play in reducing child poverty at a national level (Bárcena-Martín et al., 2018; Chzhen and Bradshaw, 2012). For example, Bárcena-Martín et al. (2018) found that the value of social transfers and the level of spending on child-specific payments is strongly related to lower levels of child poverty. In Ireland, research has highlighted the role that both social transfers and improved employment opportunities of parents could play in reducing child poverty. An analysis of Irish SILC data showed that simulating the elimination of jobless households[46] was found to decrease AROP (anchored in time) by 3 percentage points in the child population, while full female employment

[46] The simulation put all non-disabled heads of household into jobs with the job conditions of an employed person with matched characteristics.

would reduce child AROP rates by 5 percentage points (Doorley et al., 2022). The same study estimated that a package of reforms to child payments including Child Support Payment (CSP) and the Working Family Payment to the value of €1 billion would reduce total AROP by 2.3 percentage points, and child AROP by just under 5 percentage points. A study comparing the effectiveness of different types of transfers for children (Roantree and Doorley, 2023) found that the introduction of a targeted second tier of Child Benefit recommended by the Commission on Taxation and Welfare (2022) could take circa 40,000 children out of income poverty, a reduction of 3.8 percentage points.[47]

Most of these studies focus on income-based measures of child poverty. Quantifying the impact of policy measures on material deprivation is more difficult but recent studies internationally and in Ireland have used modelling techniques to estimate these effects (Notten and Guio, 2019; 2020; 2021; Doorley et al., 2022, Chapter 2; Privalko and Maître, 2022). As is the case with AROP, countries with a higher level of spending on social transfers per capita generally have a lower level of deprivation (Notten and Guio, 2021; Nelson, 2012). However, the effect of an additional transfer of €150 per week was found to have a modest impact on material deprivation levels in most countries, including Ireland (Notten and Guio, 2020). Doorley et al. (2022) estimated that a 5 per cent increase in the value of total social transfers was associated with a reduction of only a quarter of a percentage point in material deprivation overall.

The significance of housing costs for material deprivation among children underlines the importance of supports addressing housing affordability. Privalko and Maître (2022) found that housing supplements (HAP and rent supplement) are associated with lower levels of deprivation, particularly for lone parents and adults with a disability. The deprived not AROP group are particularly exposed to market rents (Appendix Table A.3), where prices have been increasing very rapidly. Increasing the supply of social and affordable rental housing would also be an important measure to tackle poverty.

The higher levels of debt problems among the deprived not income poor (AROP) group, illustrated by the proportions of these households that were in arrears, suggest that additional supports to families to reduce debts would lead to a positive impact on material deprivation. This could involve an enhancement of supports available through the Money Advice and Budgeting Service (MABS).

While previous research suggests that social transfers and in-kind benefits will impact both AROP and material deprivation, the effect is likely to be weaker for

[47] The cost of this reform was estimated at €691 million per year.

deprivation. The current analysis has implications for poverty supports. Social welfare and other poverty interventions are often income based; in 2022, 24 per cent of social expenditure was means tested, which was the second highest rate in the EU.[48] Yet the analysis here shows that children experiencing deprivation but not low income are also in need of supports. The analysis of risk factors shows that children in consistent poverty and deprived not AROP children have similar risk factors, such as living in a lone parent family, living with a disabled household member, having a migrant HRP, low education and unemployment of the HRP; therefore supports that are targeted at these risk groups will reach both groups of children. The risk analysis highlights that children in lone parent families and those living in a household where someone has a disability are very likely to experience deprivation whether their income is below the AROP threshold or not. Therefore it is important that access to supports is not predicated on low income alone or in the case of disability that means thresholds are adjusted to the additional costs of this group.

It is more challenging for policymakers to target deprivation than income, which is more readily available as data. Some policies already take an approach of targeting by deprivation, for example Social Inclusion and Community Activation Programme (SICAP) and the Delivering Equality of Opportunity in Schools (DEIS), which target additional supports based on levels of deprivation level in the local area and the student population. The DEIS scheme is regarded internationally as a policy that has successfully reduced socio-economic disadvantages in education, particularly in area of early school-leaving (OECD, 2024). The SICAP has been positively evaluated in terms of the pre-employment supports to help progression into the labour market (Whelan et al., 2020). However area-based indicators of deprivation do not capture deprived individuals living in more affluent areas or attending schools with non-deprived populations, and some strong indicators of deprivation such as disability are not correlated with area-level deprivation (McGuinness et al., 2018). The introduction of DEIS style support at pre-school level is welcome as this will funnel additional supports towards deprived children at an early age.

The findings also underline the importance of removing cliff edges in welfare supports, which means that those just above the means threshold do not lose all supports. Policies such as National Childcare Scheme, the One Parent Family Payment and other welfare payments offer a tapered system of support which gradually reduces the level of supports. However, this study shows that the tapering off should be very modest in the 60-80 per cent median income bracket

48 Eurostat, 2025. Social Protection Statistics – Social Benefits, https://ec.europa.eu/eurostat/statisticsexplained/index.php?title=Social_protection_statistics_-_social_benefits#Means-tested_benefits.

as these households face an elevated deprivation risk. However there remain some cliff edges in the system, which not only adversely affect those just above the cut-off but also adversely influence work incentives (Doolan and Keane, 2023).

Universal supports, such as Child Benefit, free GP care for children under 8 years old and the newly extended free school meals and schoolbooks supports reach all children by design, including those who experience deprivation and are not AROP. The debate on the relative effectiveness of targeted and universal supports for addressing poverty and income inequality continues (Korpi and Palme, 1998; Brady and Bostic, 2015; Marx, 2016). A small number of studies have found that countries that have a greater share of universal child benefits show higher levels of child poverty reduction (Corak et al., 2005) or that a higher share of universal family benefits is associated with greater redistribution (Marx, 2016). In-kind universal health and educational supports for children also have wider benefits than their impact on poverty.

Whatever the policy levers used to address child poverty, national child poverty targets are an important means of galvanising policy action and retaining a focus on reducing child poverty. The deadline for the achieving a child poverty target originally set in 2016 was extended from 2020 to 2025 and revised targets are overdue.

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APPENDIX

Additional figures

TABLE A.1 MODELLED RISK OF CHILD POVERTY COMPARED TO BEING NEITHER DEPRIVED NOR AROP (MULTINOMIAL REGRESSION – RELATIVE RISK RATIOS)

	Reg group: Neither Deprived nor AROP		
Variables	**AROP Not Deprived**	**Deprived not AROP**	**Consistently Poor**
Age Bracket (Ref 0-4)			
Age Bracket 5-11	1.068	0.956	1.102
Age Bracket 12-18	1.321	0.760	1.744**
Number of Children in HH (Ref 1 Child)			
Number of Children 2 Children	1.480*	1.128	1.074
Number of Children 3+ Children	2.873***	1.000	4.377***
Lone Parent Status (Ref Two Parent Household)			
Lone Parent Household	2.381***	7.357***	3.159***
HH disability status (Ref no disability in HH)			
At Least one HH member has a disability	1.067	1.934***	2.255***
HRP Birth Country (Ref born in Ireland)			
HRP is not born in Ireland	2.825***	3.298***	6.079***
Urban Rural Status (Ref City)			
Urban Rural Status: Towns and Suburbs	2.229***	0.978	1.591**
Urban Rural Status: Rural Areas	2.331***	1.276*	1.838***
HRP Highest Ed Qualification (Ref degree or higher)			
HRP Highest Education Qualification: Secondary School	7.642***	2.829***	5.560***
HRP Highest Education Qualification: Post Secondary Qualification	5.379***	3.440***	2.704***
Household Employment Status (Ref 1+ people employed)			
No one in HH employed	9.228***	4.375***	12.29***
Intercept	0.00398***	0.0249***	0.00212***
		N = 4,176	
		Pseudo R^2 = 0.2032	

Source: SILC 2022 and 2023, authors' analysis.

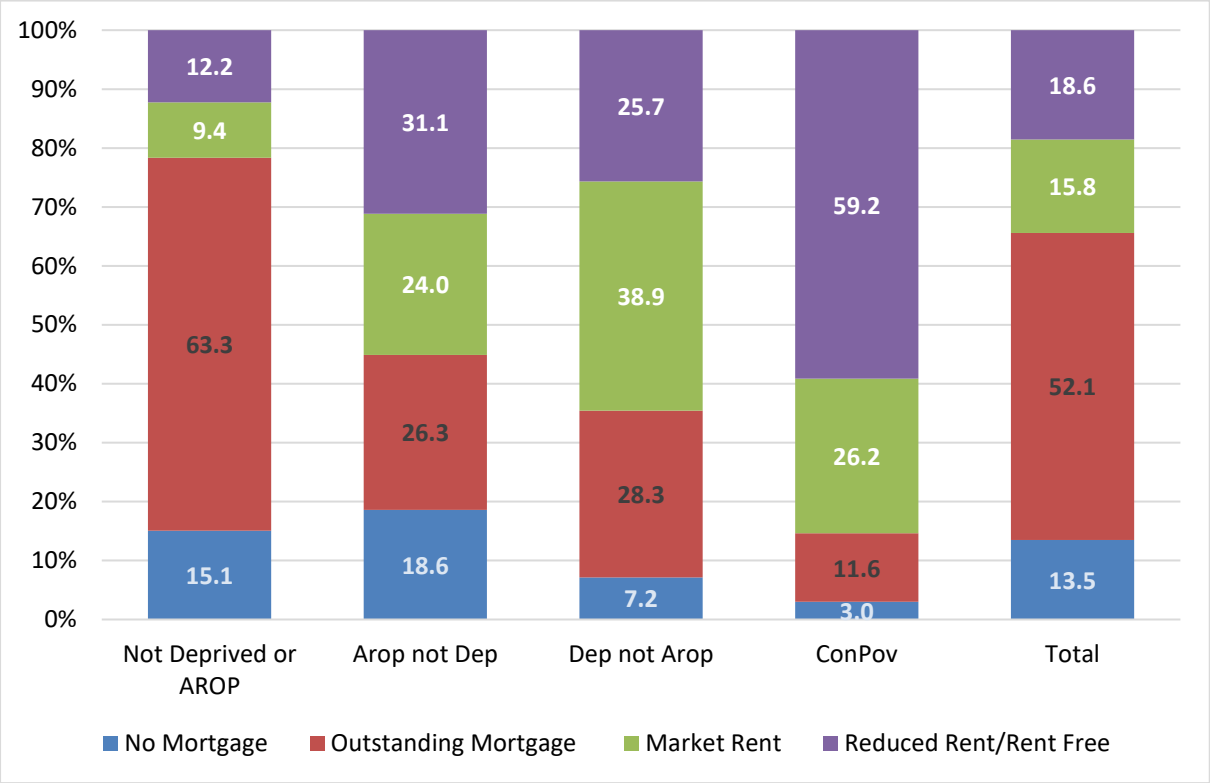
Note: This table is equivalent to Table 3.1 but with the household work intensity variable instead of HRP employment status.* p < .1, ** p < .01 *** p<.001. RRR = relative risk ratios.

TABLE A.2 CHILD-SPECIFIC DEPRIVATION MEASURE ITEMS, SILC 2021

Item	Description	Selection base
	Child-specific deprivation items collected every three years	
Clothes	Unable to afford some new (not second-hand) clothes for children under 16	Households with at least one child under 16
Shoes	Unable to afford two pairs of properly fitting shoes in good condition that are suitable for daily activities for children under 16	"
Meals	Unable to afford a meal with meat, chicken or fish (or vegetarian equivalent) at least once a day for children under 16	"
Fruit and vegetables	Unable to afford fruit and vegetables once a day for children under 16	"
Holiday	Unable to afford one week holiday away from home at least once a year for children under 16	"
Books	Unable to afford books at home suitable for their age for children under 16	"
Indoor games	Unable to afford indoor games (educational baby toys, building blocks, board games, computer games, etc) for children under 16	"
Leisure equipment	Unable to afford outdoor leisure equipment (e.g. bicycle, roller skates, etc.) for children under 16	"
Leisure activity	Unable to afford regular leisure activity (e.g. swimming, playing an instrument, youth organisations, etc.) for children under 16	"
Celebrations	Unable to afford celebrations on special occasions for children under 16	"
Friends	Unable to afford to invite friends of children under 16 round to play or eat from time to time	"
Homework	Unable to afford suitable place to study or do homework for children under 16	Households with at least one child under 16 in education
School trips	Unable to afford school trips and school events (that cost money) for children under 16	"
Household deprivation items collected annually		
Furniture	Unable to afford replacing worn-out furniture	Household
Arrears	Experience of payment arrears (mortgage or rental payments, utility bills, hire purchase instalments or other loan payments)	"
Warm home	Unable to keep home adequately warm	"
Car	Unable to afford a car	"
Adult individual deprivation items collected annually		
Internet	Unable to afford an internet connection for personal use when needed	Individual (aged 16 and over)

Source: SILC 2021.

FIGURE A.1 BREAKDOWN OF POVERTY CATEGORIES BY HOUSING TENURE



Source: Authors' analysis.

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