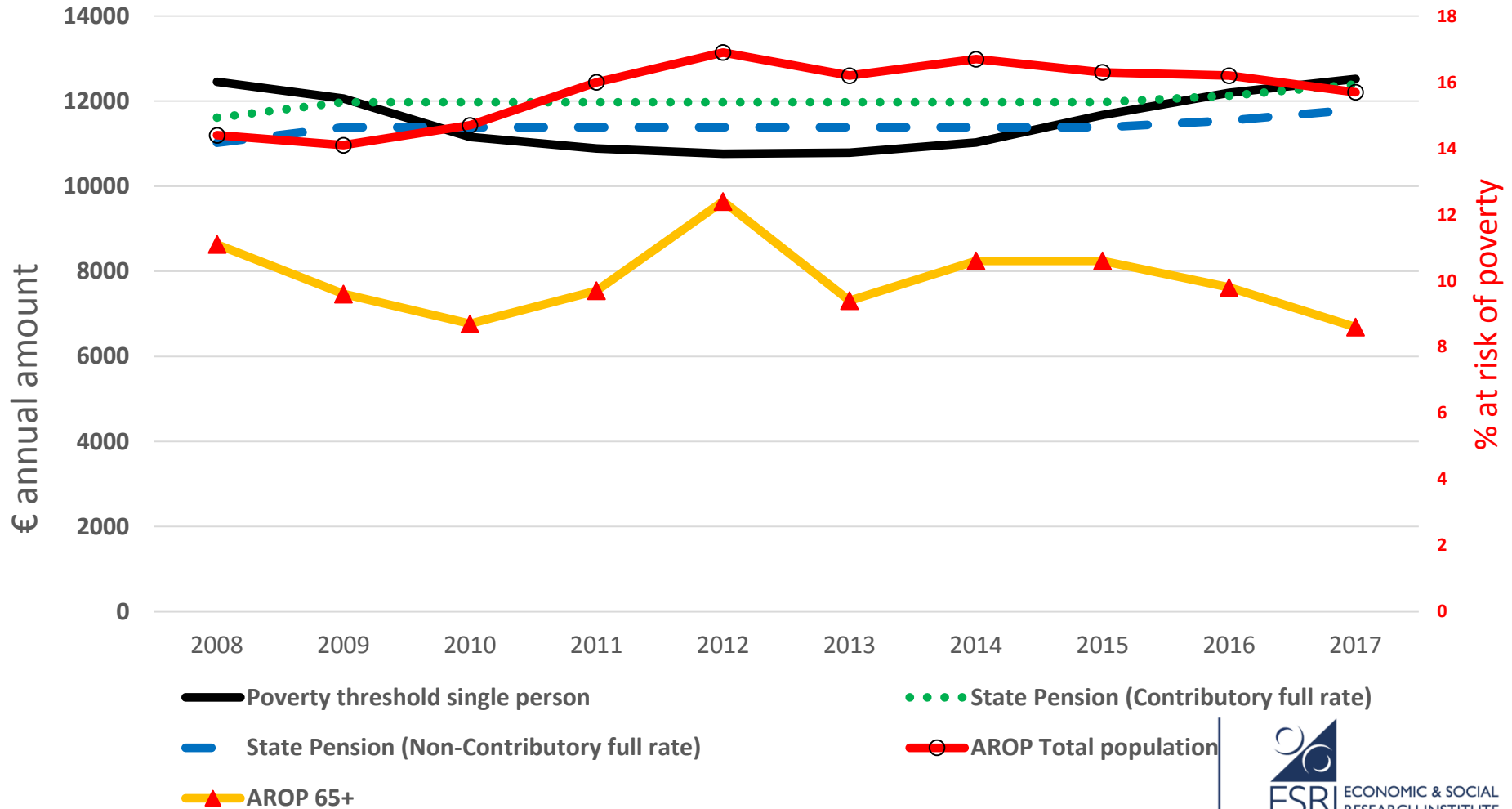


# Poverty among the Older Population

Authors  
Bertrand Maitre  
Anne Nolan



# Income poverty thresholds and state pension benefits, SILC 2010 to 2016

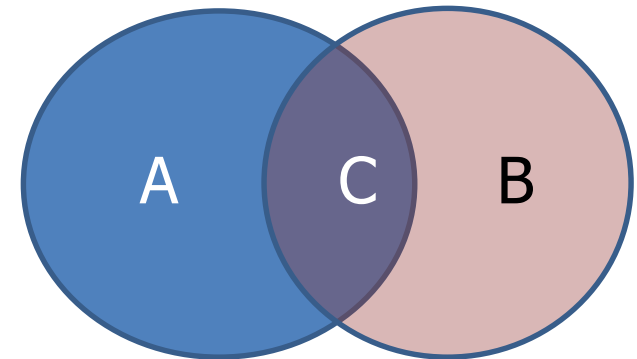


# Research Questions

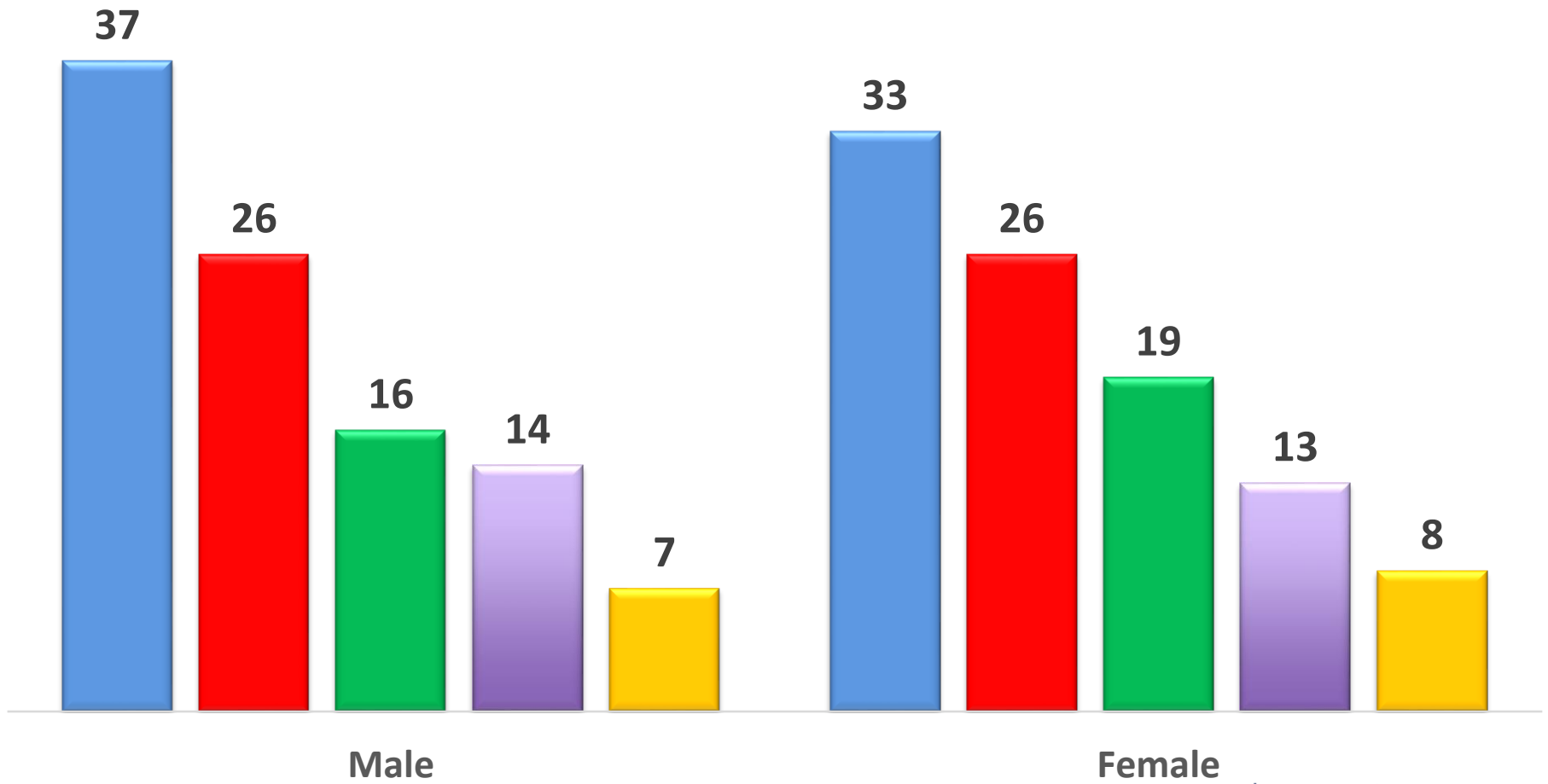
- What is the extent of poverty across older people aged 66 and over?
  - at-risk of poverty, deprivation, consistent poverty
  - What are the characteristics of the older poor (gender, age, household size and structure)?
- What are the contributing factors to income poverty among older people?
  - household structure, income composition?
  - Are there any gender differences?

# Data & Measurement

- Irish Survey on Income and Living Conditions (SILC, 2015-2016)
- 3 main Poverty Measures:
  - **A. Income poverty:** household with disposable income below 60% of median (after adjusting for size and composition)
  - **B. Basic Deprivation:** unable to afford 2+ of 11 basic goods or services (adequate food, clothing, heating, replacing worn-out furniture, basic social activities)
  - **C. Consistent Poverty:** both income poor and deprived

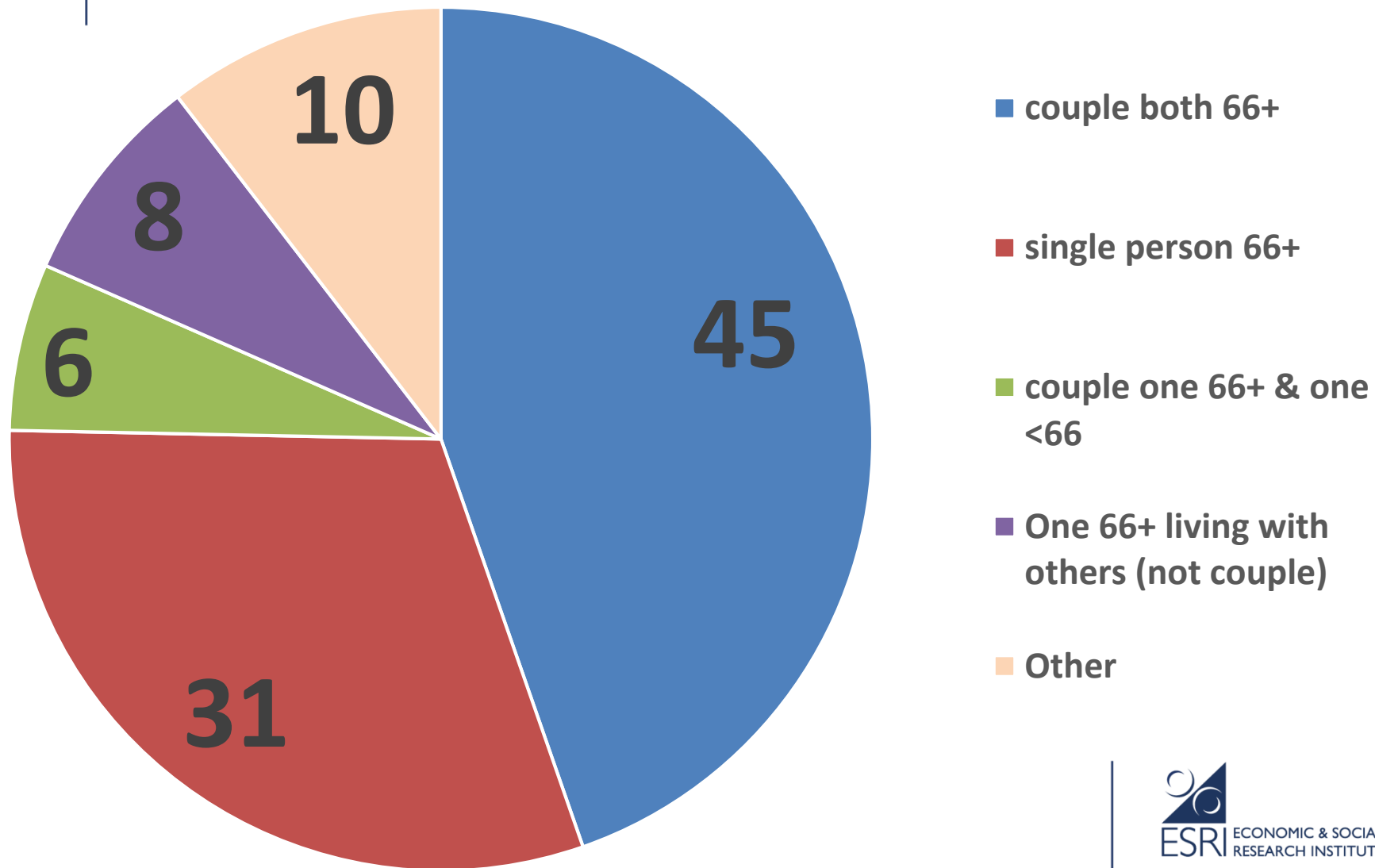


# Age distribution of people aged 66+ by gender (%), pooled data SILC 2015 & 2016

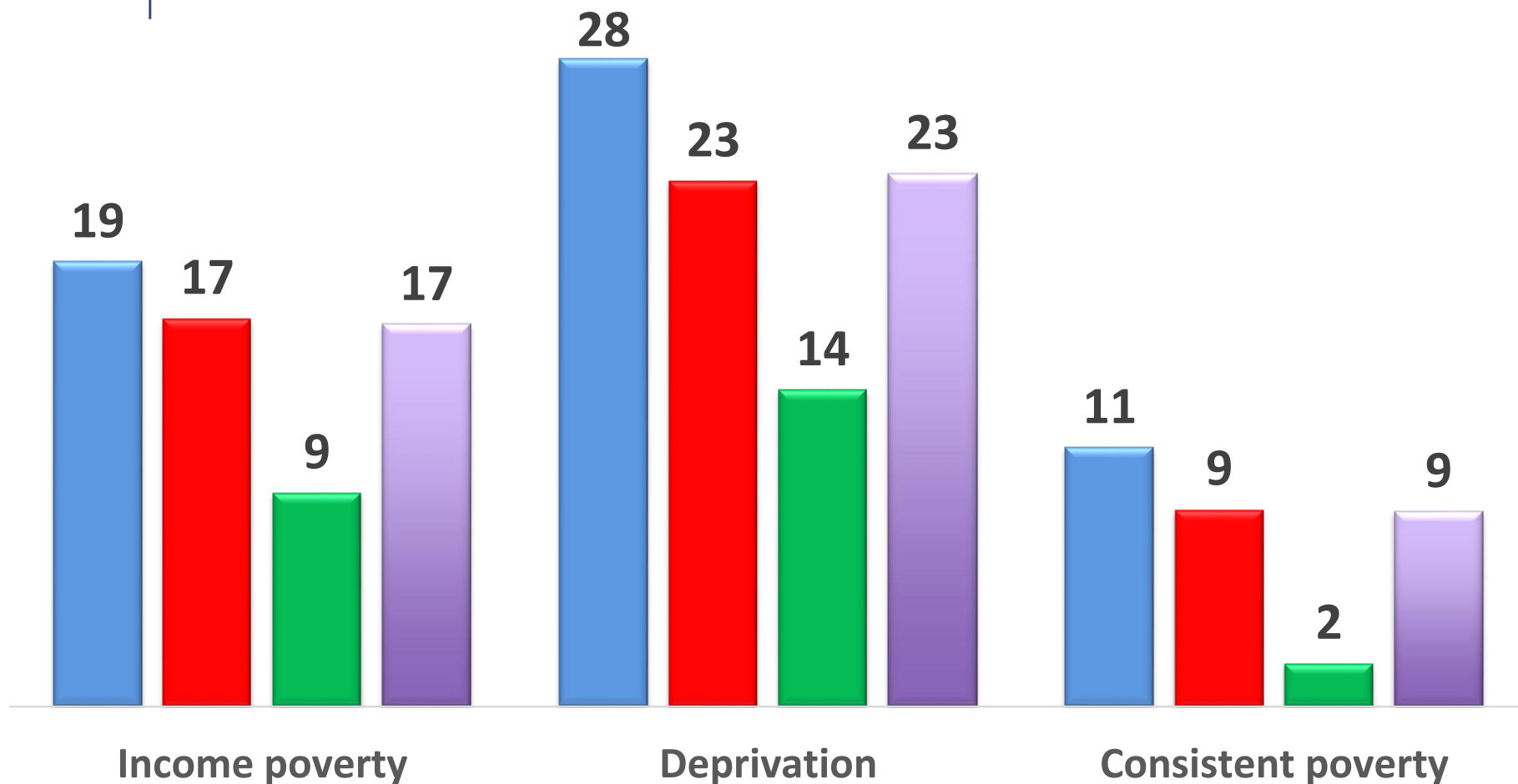


■ 66 to 70 ■ 71 to 75 ■ 76 to 80 ■ 81 to 85 ■ 86+

# Household structure of the older population 66+ (%), pooled data SILC 2015 & 2016

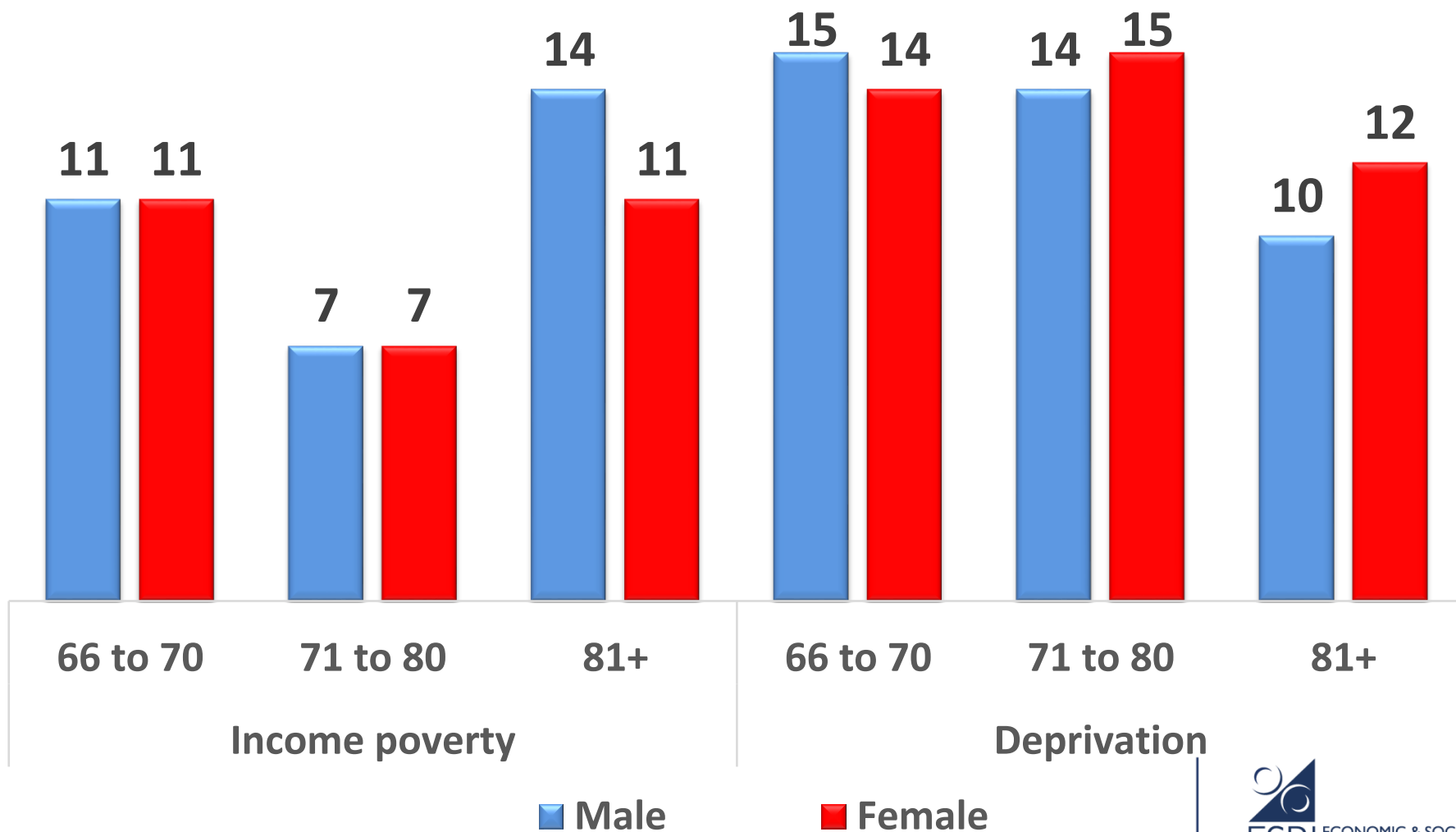


# Poverty outcomes by age group (%), pooled data SILC 2015 & 2016



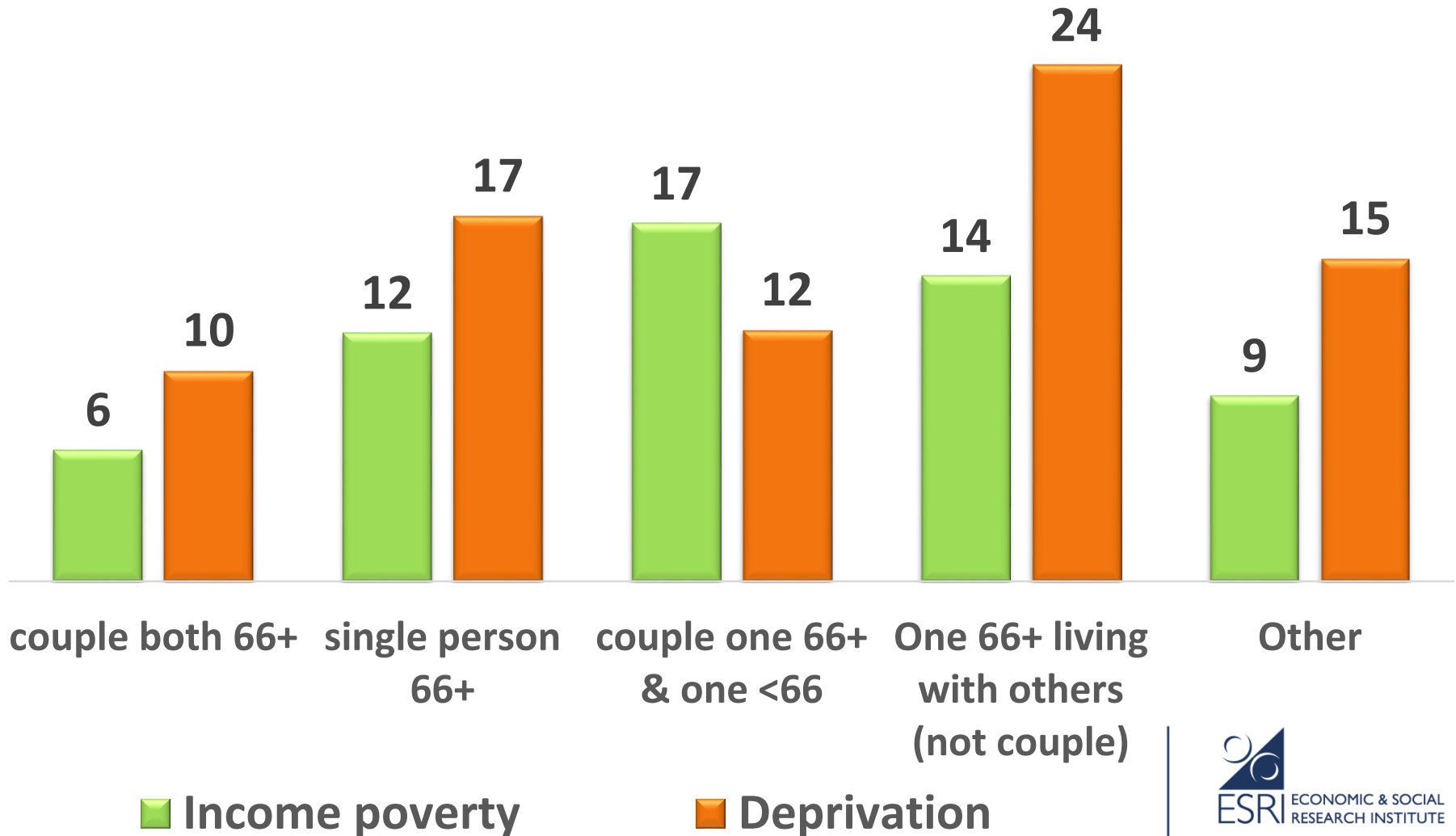
■ 0 to 17 ■ 18 to 65 ■ 66+ ■ Total

## Poverty outcomes by age group of older people and gender, pooled data SILC 2015 & 2016





## Poverty outcomes by household type, pooled data SILC 2015 & 2016

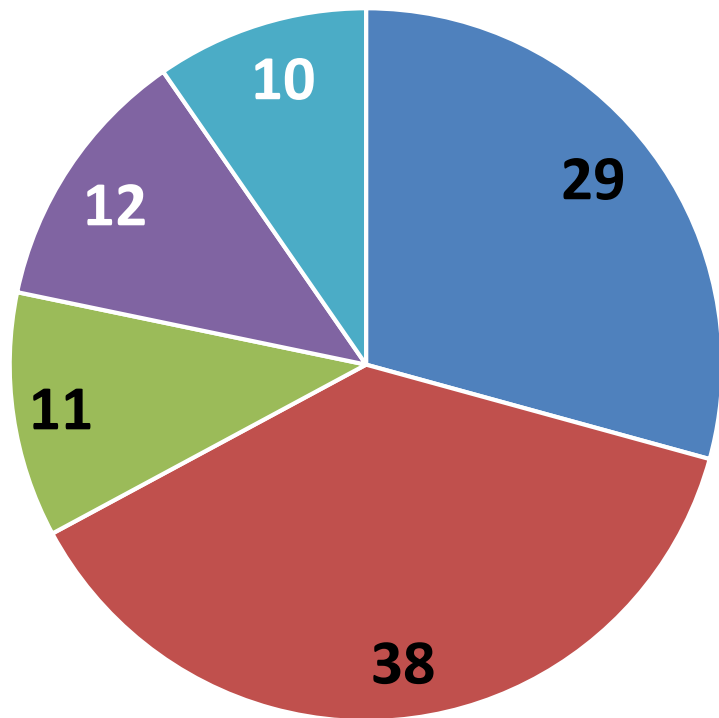


# Poverty outcomes by household type and gender, pooled data SILC 2015 & 2016

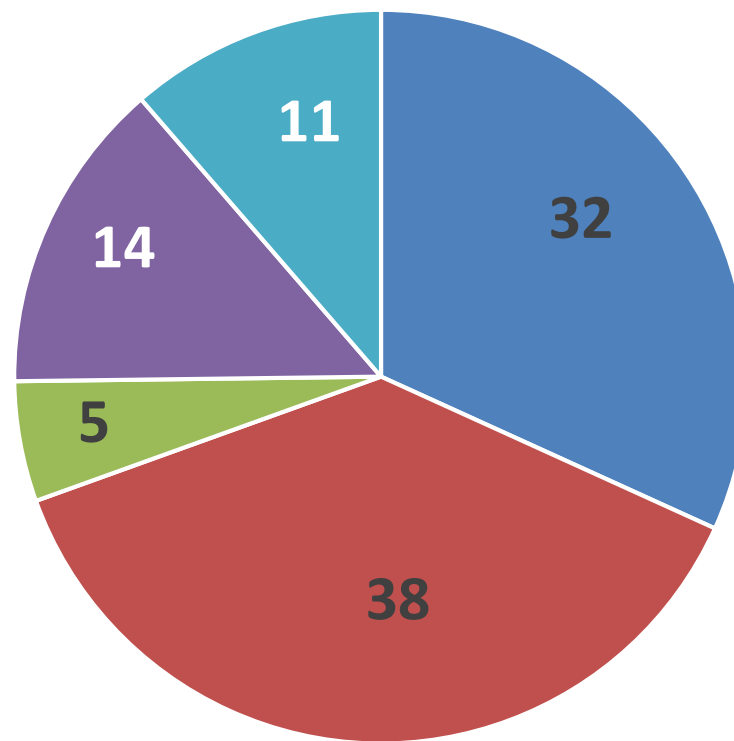


# Relative poverty composition for income poverty and deprivation by household type of older people 66+, pooled data SILC 2015 & 2016

Income poverty



Deprivation



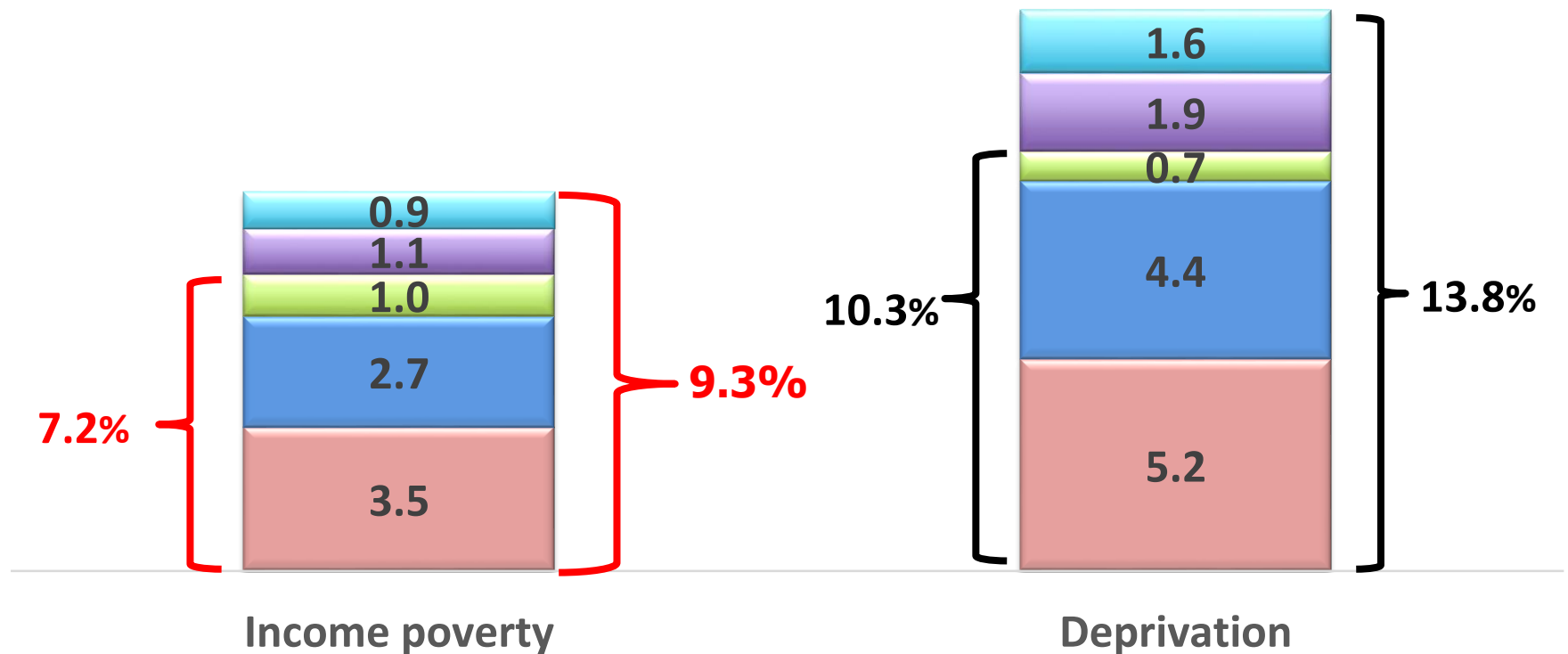
78%

- couple both 66+
- single person 66+
- couple one 66+ & one <66
- One 66+ living with others (not couple)
- Other

75%

- couple both 66+
- single person 66+
- couple one 66+ & one <66
- One 66+ living with others (not couple)
- Other

# Absolute poverty composition for income poverty and deprivation by household type of older people 66+, pooled data SILC 2015 & 2016



■ single person 66+

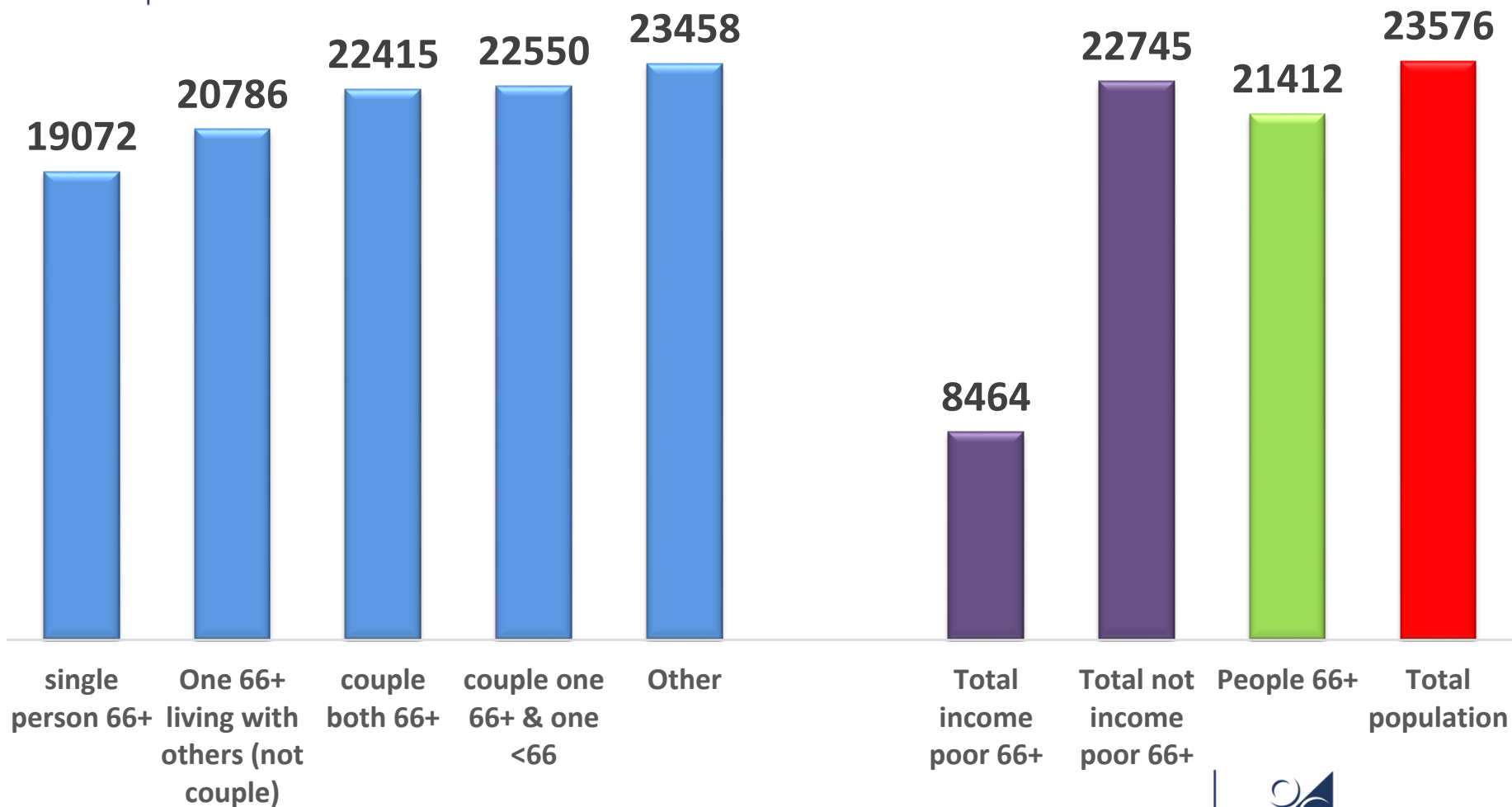
■ couple one 66+ & one <66

■ Other

■ couple both 66+

■ One 66+ living with others (not couple)

# Annual mean equivalised disposable household income of older people, pooled data SILC 2015 & 2016



## Gross household income source receipt and mean gross income by income poverty status of older people, pooled data SILC 2015 & 2016

	Households with 66+ not income poor			Households with 66+ income poor		
	% receipt	Mean (€)	as % of gross income	% receipt	Mean (€)	as % of gross income
Old age benefits (State & Occup cont)	89.3	24,337	60.5	60.5	6,479	47.5
Old age benefits (Non-cont)	19.3	2,528	6.3	31.7	2,965	21.7
Total gross hsd income		40,215			13,639	

Annual gross individual income source receipt and mean gross income by gender and income poverty status of older people, pooled data SILC 2015 & 2016

	Men		Women		Income poor men		Income poor women	
	% receipt	Mean (€)	% receipt	Mean (€)	% receipt	Mean (€)	% receipt	Mean (€)
Priv pension	9.5	1136	2.9	311	*	*	*	*
Old age benefits (State & Occup cont)	86.4	19,007	67.8	10,822	61.6	6,465	40.9	3,349
Old age benefits (Non-cont)	13.7	1,529	19.6	2,162	26.5	2,392	30.5	2,610
Total gross indiv income		24,853		13,935		9,715		6,060

# Summary

- Older people most advantaged group on poverty & social exclusion outcomes over the last 10 years.
- Household structure of single & couple households (80% of total) explains 78% of the poverty rate. AROP not due to multigenerational or mixed composition household structure.
- Lower rate of receipt of contributory pensions among poor elderly households & lower average contributory pensions. Large gender difference.
- Hypotheses: Discrepancy between entitlement and effective receipt of contributory pension. Lower rate due to labour market history (in & out, work abroad...)



# Thank you!

