

Poverty, Deprivation and Inequality

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Since the onset of the recession, the number of people in poverty in Ireland has increased by more than 110,000. Today there are more than 750,000 people living in poverty. This is a major concern.

The most recent data on poverty shows that:

- 18.8 per cent of Ireland's adults who have an income below the poverty line are employed—these are the working poor.
- 57.6 per cent of those in poverty are not connected to the labour market (i.e. retired, students, caring - roles or ill/disabled). Consequently, jobs are *not* the key means of reducing poverty for this group.
- Almost one in five children live in households with incomes below the poverty line (18.6 per cent). Overall children represent one-quarter of Ireland's poor.

18.6 per cent of children living in poverty is a shocking statistic, and a major indictment of the society that has been allowed to develop over the last eight years.

There has been great focus on getting the economy right, in the belief everything else will follow. But one of the most striking aspects about these numbers is that more than three quarters of people living in poverty would not be helped at all by the creation of more jobs.

While job creation must be a key facet of government policy, it is in fact social welfare that is *the* critical weapon in addressing the issue of poverty. Latest figures from the CSO (2014, published in 2015) show that without social welfare payments, almost half of Ireland's population would be living in poverty. Social welfare payments reduced this to 16.3 per cent.

Income alone does not tell the whole story concerning living standards. Since

2007 the deprivation rate, which measures the number of people forced to go without at least 2 of the 11 basic necessities examined, has more than doubled. There are now more than 1.3 million people (29 per cent of the population) experiencing deprivation.

It is important to remember that behind these statistics are hundreds of thousands of Irish citizens who are unable to achieve a standard of living that is considered to be the norm for our society. Behind numbers such as 370,000 people experiencing deprivation and poverty at the same time is real human suffering.

Poverty is on the rise, despite the fact that the poverty line has been falling.

If poverty rates are to fall in the years ahead, *Social Justice Ireland* believes that the following are required:

- increases in social welfare payments.
- equity of social welfare rates.
- adequate payments for children.
- refundable tax credits.
- a universal state pension.
- a cost of disability payment.

An increase in core welfare rates of €6.50 per week in Budget 2017 would go some way to reducing the unfair financial distress imposed on Ireland's poorest households since the crash.

Government should also commit to funding better targeted measures to reduce long-term unemployment.

The elimination of poverty in Irish society is possible, if only it is made a policy priority. Government should set a goal of eliminating poverty over the course of the current Dáil term.

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Poverty and how it is measured

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

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

This definition was reiterated in the 2007 *National Action Plan for Social Inclusion 2007-2016 (NAPinclusion)* and has gained widespread international recognition.

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

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

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

Irish data on poverty looks at those living below this 60% line and is published for each year by the CSO using results from a comprehensive national survey called *SILC (Survey on Income and Living Conditions)*.

The latest data was published in November 2015 for the year 2014 and is used throughout this *Policy Briefing*.

Where is the poverty line?

The most up-to-date data available on poverty in Ireland comes from the 2014 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 5,486 households and 14,078 individuals.

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

According to the CSO the median disposable income per adult in Ireland during 2014 was €18,210 per annum or €349.98 per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was €209.39 per week.

Updating this figure to 2016 levels, using published CSO data on the change in average earnings in 2015 (+2.1 per cent) and ESRI projections for 2016 (+2.0 per cent) produces a relative income poverty line of €218.06 for a single person. In 2016, any adult below this weekly income level will be counted as being at risk of poverty.

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

National Anti-Poverty Strategy (NAPS) definition of poverty

Household containing:	Weekly line	Annual line
1 adult	€218.06	€11,379
1 adult + 1 child	€290.02	€15,133
1 adult + 2 children	€361.99	€18,888
1 adult + 3 children	€433.95	€22,643
2 adults	€361.99	€18,888
2 adults + 1 child	€433.95	€22,643
2 adults + 2 children	€505.91	€26,398
2 adults + 3 children	€577.87	€30,153
3 adults	€505.91	€26,398

Table 1 applies this poverty line to a number of household types to show what income corresponds to each household's poverty line. The types of households chosen reflect the most common household compositions across the population.

The figure of €218.06 is an income per adult equivalent figure. This means that it is the minimum weekly disposable income (after taxes and including all benefits) that one adult needs to receive to be outside of poverty.

For each additional adult in the household this minimum income figure is increased by €143.92 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €71.96 (33 per cent of the poverty line). These adjustments reflect the fact that as households increase in size they require more income to meet the basic standard of living implied by the poverty line. In all cases a household below the corresponding weekly disposable income figure is classified as living at risk of poverty. For clarity, corresponding annual figures are also included.

One immediate implication of this analysis is that most weekly social assistance rates paid to single people are €30 below the poverty line.

How many are below the poverty line?

We bring together the findings of various poverty studies since 1994 in Table 2. Using the EU poverty line set at 60 per cent of median income, the findings reveal that more than 16 out of every 100 people in Ireland were living in poverty in 2014.

The table shows that the rates of poverty decreased significantly after 2001, reaching a record low in 2009. These decreases in poverty levels were welcome. They were directly related to the increases in social welfare payments delivered over the Budget's spanning those years. However poverty increased again from 2010 as the effect of budgetary changes to welfare and taxes, as well as wage reductions and unemployment, drove more low income households into poverty. Because it is sometimes easy to overlook the scale of Ireland's poverty problem, Table 2 translates the poverty percentages into numbers of people by linking the results to CSO Census data and population estimates. The results give a better picture of just how significant this problem really is in Ireland today.

...the fact that there are more than 750,000 people in Ireland living life on a level of income that is this low remains a major concern.

The table's figures are telling. Looking over the past decade, there are over 13,000 less people in poverty; even accounting for the recent increases. Notably, over the period from 2004-2008, the period corresponding with consistent Budget increases in social welfare payments, almost 140,000 people left poverty. Despite this, since the onset of the recession and its associated implications for incomes (earnings and welfare), the number in poverty has increased once again, rising by 112,000 since 2009.

However, the fact that there are more than 750,000 people in Ireland living life on a level of income that is this low remains a major concern. As shown in Table 1 these levels of income are low and those below them clearly face difficulties in achieving what the NAPS described as "a standard of living that is regarded as acceptable by Irish society generally".

Who are the Poor?

It is possible to breakdown the number of adults in poverty by their principal economic status - the main thing that they do (Table 3). The calculations show that in 2014 almost 19

per cent of Ireland's adults who have an income below the poverty line were employed. Overall, 40 per cent of adults who are at risk of poverty in Ireland are associated with the labour market (classified as in work or unemployed). The remaining adults who are poor are classified as being outside the labour market.

It is important that, as we form policy to address these poverty figures, we remember that solutions must be designed to address the wide variety of households and adults in poverty.

Alongside adults, the recent CSO report found that almost one in every five children (18.6% of all those aged 0-17 years) live in households with incomes below the poverty line. As table 3 shows, this is equivalent to nearly 230,000 children. Overall, children represent almost one-third (30.6%) of Ireland's poor.

Almost one in every five children, some 230,000, live in poverty

Table 2: The numbers of people in poverty in Ireland, 1994-2012

	% of persons in poverty	Population of Ireland	Numbers living in poverty
1994	15.6	3,585,900	559,400
1998	19.8	3,703,100	733,214
2001	21.9	3,847,200	842,537
2003	19.7	3,979,900	784,040
2005	18.5	4,133,800	764,753
2006	17.0	4,232,900	719,593
2007	16.5	4,375,800	722,007
2009	14.1	4,533,400	639,209
2010	14.7	4,554,800	669,556
2011	16.0	4,574,900	731,984
2012	16.5	4,585,400	756,591
2013	15.2	4,593,100	698,151
2014	16.3	4,609,600	751,365

Table 3: Composition of adults in poverty, 2003-2014

Principle Economic Status	2003	2009	2014
At work	21.4	19.8	18.8
Unemployed	10.2	17.8	21.4
Students and school attendees	11.5	20.2	20.8
On home duties	30.1	24.9	21.4
Retired	12.0	6.5	8.3
Unable to work as ill/disabled	12.2	8.8	7.1
Other	2.5	2.1	2.2
Total	100.0	100.0	100.0

Table 4: Child Poverty in Ireland

	2006	2009	2012	2014
Poverty Rate (0-17yrs)	22.3%	18.6%	18.8%	18.6%
Number of Children	250,418	223,084	229,247	229,918

Going Without - the reality of life for 30% of Irish Population

Income alone does not tell the whole story concerning living standards and command over resources. As we have seen in the NAPS definition of poverty, it is necessary to look more broadly at exclusion from society because of a lack of resources.

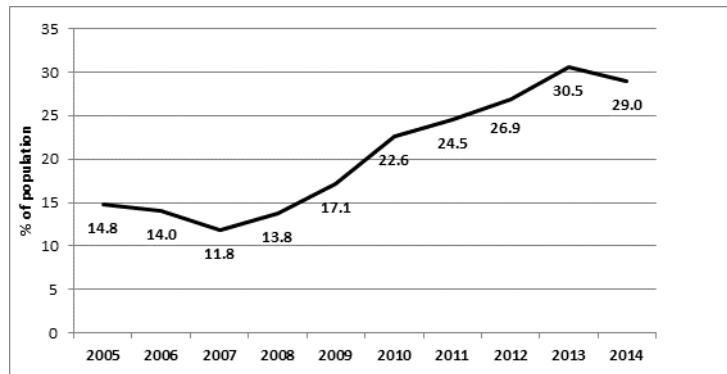
This requires looking at other areas where *'as a result of inadequate income and resources people may be excluded and marginalised from participating in activities that are considered the norm for other people in society'* (NAPS, 1997). Although income is the principal indicator used to assess wellbeing and ability to participate in society, there are other measures such as deprivation.

While *Social Justice Ireland* among others have expressed reservations about the measures of deprivation being used, the trends are informative and offer some insight into the impact of the recent recession on households and living standards across the state.

It is of interest that since 2007 onwards, as the economic crisis unfolded, the proportion of the population that experienced no deprivation has fallen from 75.6 per cent in 2007 to 56.3 per cent in 2014. Simultaneously, the deprivation rate, which measures the number of people forced to go without at least 2 of the 11 basic necessities examined, has more than doubled. There are now more than 1.3 million people (29 per cent of the population) experiencing deprivation at this level.

As Chart 1 shows, there was a steady increase across the recession (since 2007), with a small drop being recorded for 2014. Most notable have been increases in the numbers of people going without heating at some stage in the year; unable to afford a morning, afternoon or evening out in the last fortnight; unable to buy presents for family and friends once

Chart 1: Deprivation Rate, 2005-2014



Source: CSO SILC Reports (various years)

a year; and unable to replace worn out furniture. Those items where more than 10% of the population experience deprivation are presented in table 2.

Among those living on an income below the poverty line, almost half (49.3 per cent) experience deprivation of 2 or more items.

Consistent Poverty

Consistent poverty combines deprivation and poverty into a single indicator. It does this by calculating the proportion of the population simultaneously experiencing poverty and registering as deprived of two or more basic items. As such, it captures a sub-group of those who are poor.

This measure has also experienced a significant increase. It reached 8 per cent of the population (approximately 370,000 people) in 2014 and remains well above the Government's *National Reform Programme 2012 Update for Ireland* target which is to reduce the numbers experiencing consistent poverty to 4 per cent by 2016 and to 2 per cent or less by 2020.

The reality of the recent recession and its austerity measures are pushing Ireland further away from these targets.

Poverty Line Falls; Yet Poverty Rises

A further context to the earlier increases in poverty rates and numbers is the changing value of the poverty line. The line is calculated as a percentage of median income, and looking back over the past few years the value of this line has notably declined.

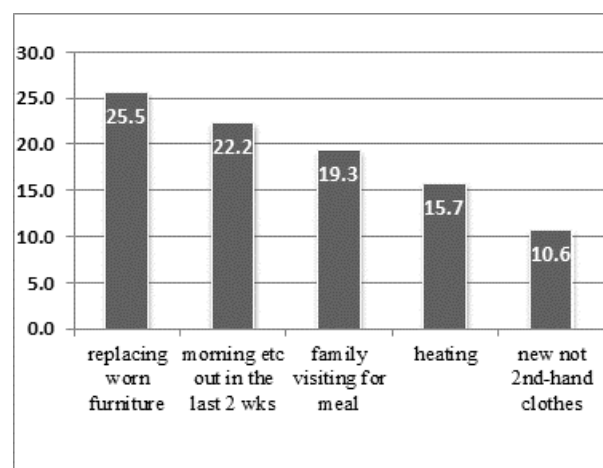
In 2007 the CSO reported the median income in Ireland (the income of the middle person in the income distribution) to be €19,794, and found that this decreased by more than 8 per cent, to €18,210, by 2014.

...even with a lower poverty line, poverty has notably increased

As the poverty line is calculated as a proportion of this income it also declined, dropping by €18 per week (€950 per annum).

The recent increase in the rate of poverty should be seen in the context of these changes. Even with a lower poverty line, poverty has notably increased.

Chart 2: What are People Going Without?
% of population



Data from 2014 SILC report; items where more than 10% of the population record being unable to afford.

Social Welfare: central to poverty reduction

Social Justice Ireland believes in the very important role that social welfare plays in addressing poverty. As part of the *SILC* results the CSO has provided an interesting insight into the role that social welfare payments play in tackling Ireland's poverty levels. It has calculated the levels of poverty before and after the payment of social welfare benefits.

The latest results, for 2014, show that without the social welfare system almost half of the Irish population (49.3 per cent) would have been living in poverty. Such an underlying poverty rate suggests a deeply unequal distribution of direct income – an issue we address further later in this Policy Briefing (p6). In 2014, the actual poverty figure of 16.3 per cent reflects the fact that social transfers reduced poverty by 33 percentage points.

As we have shown in our annual *Social Economic Review*, it is clear that the increases in social welfare over the period 2005-2007 yielded noticeable reductions in poverty levels. The small increases in social welfare payments in 2001 are reflected in the smaller effects achieved in that year. Conversely, the larger increases, and therefore higher levels of social welfare payments, in subsequent years delivered greater reductions. This has occurred even as poverty levels before social welfare increased.

Living Wage: a further pathway to reducing inequality

During the past two years *Social Justice Ireland* and a number of other organisations came together to form a technical group which researched and developed a Living Wage for Ireland.

In July 2015 the group launched the latest update to that figure and reported a Living Wage for 2015 of €11.50 per hour.

The group has also developed a website (www.livingwage.ie) and issued a technical paper outlining how the concept is calculated and how it is updated each year.

In principle, a living wage is intended to establish an hourly wage rate that should provide employees with sufficient income to achieve an agreed acceptable minimum standard of living. In that sense it is an income floor; representing a figure which allows employees to afford the essentials of life.

Earnings below the living wage suggest employees are forced to do without certain essentials so they can make ends meet.

Social Justice Ireland believes that concepts such as the Living Wage have an important role to play in addressing the persistent income inequality and we highlight throughout this document.

Paying low paid employees a Living Wage offers the prospect of significantly benefiting the living standards of these employees and we hope to see this new benchmark adopted across many sectors of society in the years to come.

Beyond Income: the wealth distribution

While data on income and poverty levels has improved dramatically over the past 15 years, there is a persistent gap in our knowledge of levels of wealth in Irish society. Data on wealth is important, as it provides a further insight into the distribution of resources in society and an insight into some of the underlying structural components of inequality.

A welcome development over the past year was the publication by the CSO of the first Household Finance and Consumption Survey (HFCS). The HFCS is part of a European initiative to improve countries knowledge of the socio-economic and financial situations of households across the EU. For the first time, its results offer robust information on the types and levels of wealth that households in Ireland possess. The data was collected for 2013 across 5,545 households.

The result of the survey showed that the level of household net wealth in Ireland amounts to €378 billion. The CSO's net wealth measure includes the value of all assets (housing, land, investments, valuables, savings and private pensions) and removes any borrowings (mortgages, loans, credit card debt etc.) to give the most informative picture of household wealth.

On average the results show that Irish households have a net wealth of almost €225,000 each. However, averages are very misleading for wealth data, as they are skewed upwards by high wealth households. Looking closer at the data, the CSO show that the bottom 50 per cent of households have an average net wealth of less than €105,000.

The HFCS results show that those in the top 20 per cent of the income distribution possess 39.7 per cent of all the wealth – this is the same share as those in the bottom 60 per cent of the income distribution. Across the various household types that the CSO examined, those with the lowest wealth were single parents, the unemployed and those under 35 years.

Long-Term Poverty Indicator Delay

As part of the EU structure of social indicators, Ireland has agreed to produce an indicator of persistent poverty. This indicator measures the proportion of those living below the poverty line in the current year and for two of the three preceding years. It therefore identifies those who have experienced sustained exposure to poverty which is seen to harm their quality of life seriously and to increase their levels of deprivation.

To date the Irish *SILC* survey has not produced any detailed results and breakdowns for this measure. We regret the unavailability of this data and note that there remain some sampling and technical issues impeding its annual publication. However, we note recent moves by the CSO to address this issue.

Social Justice Ireland believes that this data should be used as the primary basis for setting poverty targets and monitoring changes in poverty status. Existing measures of relative and consistent poverty should be maintained as secondary indicators. A measure of persistent poverty is long overdue and a crucial missing piece in society's knowledge of households and individuals on low income.

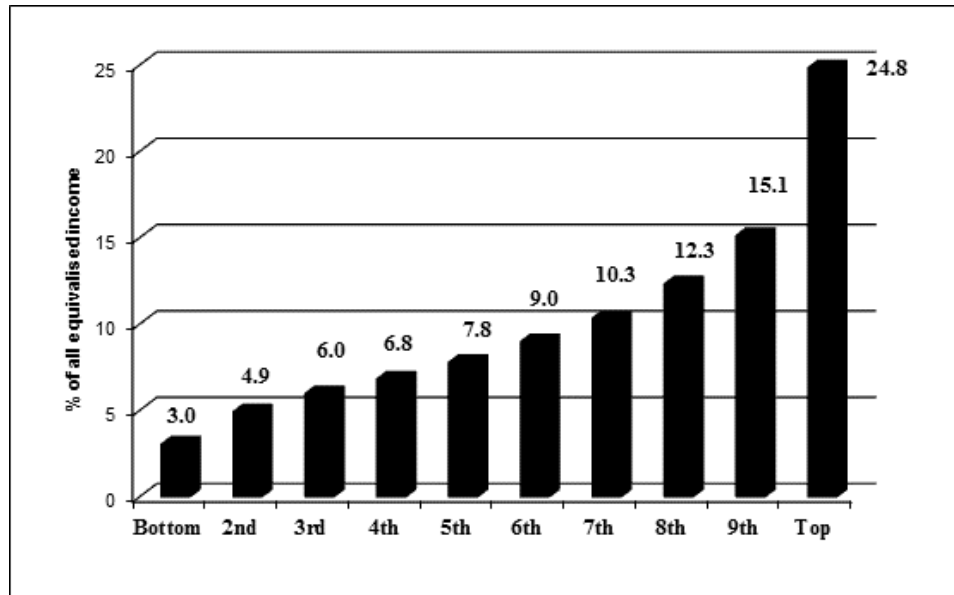
Ireland's Income Distribution

The most recent data on income distribution, from the 2014 SILC survey, is summarised in Chart 3. It examines the income distribution by household deciles starting with the 10 per cent of households with the lowest income (the bottom decile) up to the 10 per cent of households with the highest income (the top decile).

The data presented is equivalised, meaning that it has been adjusted to reflect the number of adults and children in a household and to make it possible to compare across different household sizes and compositions. It measures disposable income, which captures the amount of money available to spend after receipt of any employment/pension income, payment of all income taxes and receipt of any welfare entitlements.

In 2014, the top 10 per cent of the population received almost one quarter of the total income while the bottom decile received 3 per cent. Collectively, the poorest 60 per cent of households received a very similar share (37.4%) to the top 20 per cent (39.9%). Overall the share of the top 10 per cent is more than 8 times the share of the bottom 10 per cent.

Chart 3: Ireland's Equivalised Disposable Income Distribution, 2014



...the top 10% received almost one quarter of the total income while the bottom decile received 3%.

Income distribution data for the last few decades suggested that the overall structure of that distribution has been largely unchanged. One overall inequality measure, the

Gini coefficient, ranges from 0 (no inequality) to 100 (maximum inequality) and has stood at approximately 30-32 in Ireland for some time. In 2014 it stood at 31.8.

During the past year, a study by Dr Micheál Collins of NERI

provided a detailed insight into the nature of the underlying market or direct income distribution—that linked to earnings of all types. His research showed that the distribution of market income is concentrated on incomes of less than €50,000 per annum – representing 80% of all earners. Some 15 per cent of all those with a market income, about 290,000 people, receive less than €5,000 (the average direct income for this group is €2,000 and most receive less than €1,000).

A further 50 per cent of those with a market income receive between €5,000 and €35,000. The top 10 per cent of earners have an income of more than €65,000 while the top 5% have an income of more than €85,000; this group approximates to the top 100,000 earners in the state.

A conclusion of the study is that “the shape of that [earnings] distribution, and the prevalence of low income earners within it, points towards a need for greater consideration to be given to the underlying nature and distribution of market earnings”.

Social Justice Ireland believes that if we wish to address and close these income divides, future Government policy must prioritise those at the bottom of the income distribution. Otherwise, these divides will persist for further generations and perhaps widen.

We outline a series of policy proposals which address this challenge on page 8.

SILC - robust and reliable source

A study by three ESRI researchers, published during May 2015, raised a number of questions regarding the reliability and representativeness of the CSO Survey on Income and Living Conditions (SILC) survey. The report, entitled “*The Measurement of Household Joblessness in SILC and QNHS, 2004-2012: An Analysis of the CSO Survey on Income and Living Conditions (SILC) and the Quarterly National Household Survey (QNHS)*”, questioned the sampling and methodological approach of the survey. Its findings raised serious issues for users of SILC, including Government, the Department of Social Protection (who commissioned the survey), Eurostat and organisations such as *Social Justice Ireland*.

However, in September 2015 the CSO issued a report which comprehensively refuted the findings and suggestions of the ESRI study. The report, entitled “*A Review of the Sampling and Calibration Methodology of the Survey on Income and Living Conditions (SILC) 2010-2013*” provided a detailed analysis of the methods and statistical techniques used to gather the SILC data. The report, which also drew on Eurostat expertise, concluded that SILC is a robust and reliable source of information on income, poverty and social inclusion. We welcome and endorse this finding and regret the ESRI study.

Recent Budgets and their Income Distribution Effects

Each year, on the day after the annual Budget is announced, *Social Justice Ireland* produces an analysis and critique of that Budget. Included in that document is an assessment of the direct distributive impact of the measures announced by Government. These principally capture changes to income taxes, welfare payments and other universal payments/entitlements.

Our analysis following Budget 2016 tracked the cumulative impact of changes to income taxation and welfare since 2011 - the period corresponding to the austerity and recovery Budgets of the outgoing Government.

At the outset it is important to stress that our analysis does not take account of other budgetary changes, most particularly to indirect taxes (VAT), other charges (such as prescription and water charges) and property taxes. Similarly, it does not capture the impact of changes to the provision of public services - changes which, as we have pointed out elsewhere, have been severe, given the scale of the expenditure reductions introduced. As the impact of these measures differs between households it is impossible to quantify precise household impacts and include them here. However, as we have demonstrated in previous editions of our *Budget Analysis and Critique*, these changes have been predominantly regressive.

The households we examine are spread across all areas of society and capture those with a job, families with children, those unemployed, and pensioner households. Within those households which have income from a job, we include workers on the minimum wage, on the living wage, workers on average earnings and multiples of this benchmark, and families with incomes ranging from €25,000 to €200,000. In the case of working households, the analysis is focused on PAYE earners only and therefore does not capture the changes in Budget 2016 targeted at the self-employed.

Over the years examined

(2011-2016) all household types recorded increases in their disposable income (after taxes and welfare payments). However, the gains have been skewed towards those with the highest incomes.

Among households with jobs (see Chart 5), the gains experienced over the past five years range from €4.53 per week (for single parent households on €25,000 and single earners on €25,000) to twelve times as much, €54.97 per week, for couples with two earners and an income of €200,000. Overall, across these households the main gains have flowed to those on the highest incomes.

Among households dependent on welfare, the gains have ranged from €4.63 per week (to single unemployed individuals) to €14 per week to pensioner couples - see Chart 4.

Our analysis points towards the choices and priorities the Government has made. Budget by Budget these choices, whether cuts or increases, have favoured the better-off in our society. The policy challenge for the new Government is to reverse this trend.

Chart 4 Cumulative Impact on Welfare Dependent Households, 2011-2016

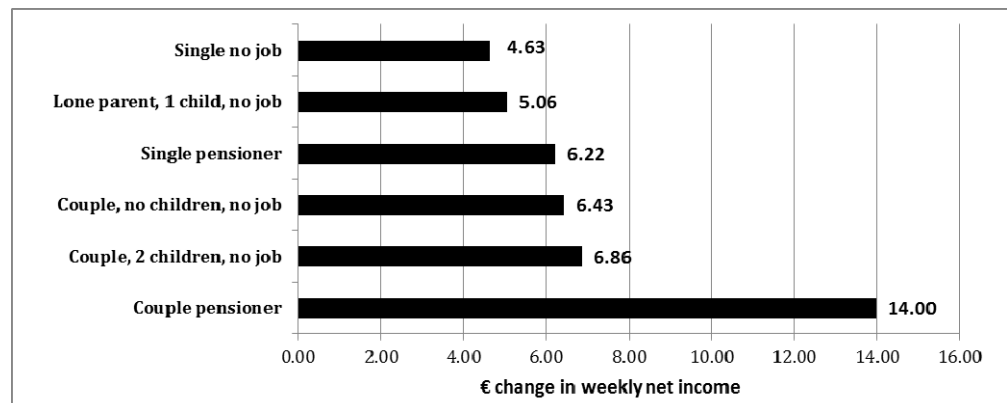
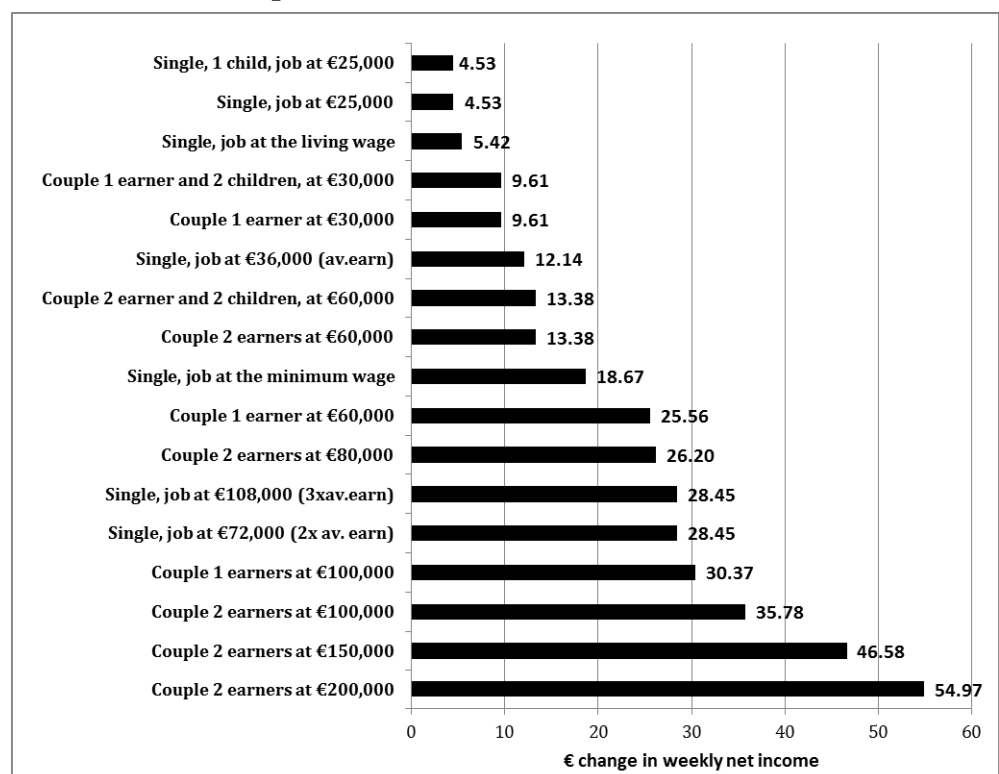


Chart 5 Cumulative Impacts on Households with Jobs, 2011-2016



A document explaining the details behind this analysis is available on our website www.socialjustice.ie

Reducing Poverty: a 10 point plan for a new Government

Social Justice Ireland believes that it should be a national priority to provide all with sufficient income to live life with dignity. This would require enough income to provide a minimum floor of social and economic resources in such a way as to ensure that no person in Ireland falls below the threshold of social provision necessary to enable him or her to participate in activities that are considered the norm for society generally.

A new Government should acknowledge that poverty should never be acceptable. We believe that poverty could be eliminated in Ireland in a few years if it were a policy priority. The creation of decent jobs paying good wages will go a long way towards addressing poverty but it will not resolve the problem.

Based on the analysis in this *Policy Briefing*, and the more detailed review we present each year in our annual *Socio-Economic Review*, we propose the following 10 point plan for reducing poverty.

1. Set a goal of eliminating poverty in the course of a single five-year Dáil term.
2. Introduce a full Basic Income system – to replace the parts of the social welfare system that are no longer fit for purpose.
3. In the meantime, benchmark social welfare payments – to ensure that poverty is eliminated among people depending on social welfare.
4. Ensure equity of social welfare rates – to stop the discrimination against certain groups on an arbitrary basis such as age.
5. Provide adequate payments for children – to end child poverty.
6. Support the widespread adoption of the Living Wage so that inequality can be reduced and low-paid workers receive an adequate income and can afford a minimum, but decent, standard of living.
7. Make tax credits refundable – to eliminate poverty among people with low-paid jobs.
8. Introduce a universal state pension – to ensure all older people have sufficient income to live with dignity.
9. Introduce a cost of disability payment – to ensure that people with disabilities are not driven into poverty by the additional cost of their disability.
10. Prioritise the reduction of rural poverty – to redress the current imbalance between urban and rural poverty in Ireland.

It should be a national priority to provide all with sufficient income to live life with dignity

Recent Publications from Social Justice Ireland

Choices for Equity and Sustainability - Annual Socio-Economic Review (April 2016)

Ireland and the Europe 2020 Strategy - Shadow Report (January 2016)

Measuring Up? - Ireland's progress: past, present and future (November 2015)

Europe: A Union for the Powerless as well as the Powerful? - Review of the Social Situation in Europe and Considerations for a More Sustainable and Inclusive Future (September 2015)

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