

Poverty Focus

2021

Inside this issue:

Poverty Profiled	1
Poverty Explained	2
Where is the poverty line?	2
Welfare Key to Poverty Fall	3
Poverty and Disability	4
Poverty and Older People	4
Poverty and Disability	4
Poverty: Rural & Regional	4
Poverty and Education	4
Child Poverty	5
Poverty and Deprivation	5
The Cost of Poverty	5
Poverty: A European Perspective	6
Poverty in Ireland: Key Facts	7
Reducing Poverty: policy priorities	8

The Covid-19 pandemic has highlighted many of the long standing vulnerabilities and challenges facing Irish society. Lockdown, temporary layoffs and associated emergency state income support has introduced many families to the reality and challenges of life on a low income; albeit that these incomes are above the poverty line and core welfare support payment values. The challenges of making ends meet with limited resources, coupled with the uncertainty of future income opportunities and ongoing uncertainties, has been new, and understandably challenging, territory for large proportions of the Irish population.

However, while there is hope for the future as the pandemic slowly recedes, the reality of life on a low income will remain the norm for a large proportion of our society. Prior to the current public health crisis, one in every eight people in Ireland lived with an income below the poverty line; about 630,000 people. Looking ahead, these numbers look set to rise as the very uneven impact of the Covid-19 crisis unfolds.

The crisis has highlighted the presence and challenges of the poorest in our

society in so many ways. For example, the importance of low income workers to the basic functioning of our society has been given great prominence; yet many are classified as the 'working poor' and continually struggle to make ends meet.

In this publication, we focus on the nature and experiences of poverty in Ireland. Drawing on the available statistical evidence, we outline how poverty is measured, the value of the poverty line and consider many of the groups in our society who are most exposed to living life below the poverty line.

This year we pay particular attention to the role that increases to welfare payments and supports has made to recent reductions in the headline poverty risk measure. As we have highlighted for some time, targeted measures that prioritise those households with the least resources and the most needs can yield welcome poverty reductions.

However, these anti-poverty interventions need to be sustained; something that has been lacking in recent budgetary policy.

Poverty Profiled: the main groups

Children (under 16 yrs): 26.1% of all in poverty

Workers: 15.4% of all in poverty

Those on home duties (e.g. parents & carers): 13.4% of all in poverty

Those unable to work due to illness/disability: 12.3% of all in poverty

The Unemployed: 10.9% of all in poverty

Students & school children (16yrs+): 10.6% of all those in poverty

The Retired: 9.9% of all those in poverty

Social Justice Ireland
1-3 Burton Hall Road
Sandyford
Dublin 18

ISSN: 1649-4954

Phone: 01 2903597
www.socialjustice.ie

Poverty Focus is an annual document issued by Social Justice Ireland. It aims to provide an update on the latest data and trends on poverty in Ireland, updated values of the annual poverty line and links to other Social Justice Ireland research on this topic. Each year Poverty Focus will highlight one area of concern while also commenting on the general policy landscape. Comments, observations and suggestions on this document are welcome.

Poverty and how it is measured

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

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

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

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

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

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

Irish data on poverty looks at those living below this 60% line and is published each year by the CSO using results from a comprehensive national survey called *SILC (Survey on Income and Living Conditions)*. The latest data was published in October 2020 for the year 2019 and is used throughout this document.

Where is the poverty line?

The most up-to-date data available on poverty in Ireland comes from the 2019 *SILC* survey, conducted by the CSO. In that year the CSO gathered data from a statistically representative sample of 4,183 households and 10,698 individuals.

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

According to the CSO the median disposable income per adult in Ireland during 2019 was €23,979 per annum or €459.54 per week. Consequently, the 60% of median income poverty line for a single adult derived from this value was €275.73 a week.

Updating this figure to 2021 levels, using published CSO data on the growth in average hourly earnings in 2020 (+3.9 per cent) and ESRI projections for 2021 (+0 per cent) produces a relative income poverty line of €286.48 for a single person. In 2021, 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

Table 1: Minimum Disposable Income Required to Avoid Poverty in 2021

Household containing:	Weekly line	Annual line
1 adult	€286.48	€14,949
1 adult + 1 child	€381.02	€19,882
1 adult + 2 children	€475.56	€24,815
1 adult + 3 children	€570.09	€29,748
2 adults	€475.56	€24,815
2 adults + 1 child	€570.09	€29,748
2 adults + 2 children	€664.63	€34,681
2 adults + 3 children	€759.17	€39,614
3 adults	€664.63	€34,681

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 €286.48 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 €189.08 (66 per cent of the poverty line figure) and for each child in the household the minimum income figure is increased by €94.54 (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 €83 below the poverty line.

2021 Focus: Welfare Key to Recent Poverty Fall

Our Poverty Profile on page one dealt mainly in percentages, but to understand poverty in Ireland better it is useful to transform these proportions into numbers of people.

The overall poverty rate of 12.8 per cent in 2019 corresponds to almost 630,000 people living below the 60 per cent of median income poverty line in that year. Using this figure, table 2 presents the number of people in poverty in that year within various categories. Comparable figures are also presented for selected years over the last decade and a half.

Although the number of people in poverty is much the same as a decade ago, the period from 2016 has been one of notable decline in poverty risk.

The data in the table is particularly useful in the context of framing anti-poverty policy. Groups such as the retired, although carrying a high risk of poverty, involve smaller numbers of people than groups such as adults who are employed (the working poor), those who are long-term ill/disabled, people on home duties (i.e. working in the home, carers) and children/students.

Between 2006 and 2012 the numbers of workers in poverty declined while the numbers of unemployed people in poverty notably increased. This reflected the rise in unemployment in the labour market as a whole during those years. The reverse has occurred as unemployment declined to 2019. Comparing 2012 and 2019, while the overall number of people in poverty has declined, there has been a sharp increase in poverty among pensioners and those who are ill or have a disability.

Recent Poverty Decrease

Although the number of people in poverty is much the same as a decade ago, the period from 2016 onwards has been one of notable decline in the level of poverty risk. This has seen the proportion of the population in poverty fall from 16.2 per cent in 2016 to a record low of 12.8 per cent in the latest SILC survey (see charts on p7).

Social Justice Ireland warmly welcomes this progress. It reflects a dividend from budget policy over the period which, for the most part, distributed resources more generously to welfare dependent households. Our consistent message in advance of these Budgets was to reverse the regressivity of previous policy choices and to prioritise those households with the least resources and the most needs.

Our post-Budget analysis of the income distribution effects of recent Budgets highlights these effects. Looking at the entire period from 2017 to 2021 budgetary policy resulted in all household types record an increase in their disposable income.

Among households with jobs the gains experienced range from €4.61 per week (for single workers on €25,000) to over eight times as much, €37.97 per week, for a couple with 2 earners on €200,000. Overall, across these households the main gains have flowed to those on the highest incomes. Among households dependent on welfare, the gains ranged from €16.19 per week (for single unemployed individuals) to €43.55 per week (for unemployed couples with two children).

The larger gains experienced by welfare dependent households explain much of the reasons why the levels of poverty and income inequality have fallen in recent years. *Social Justice Ireland* has consistently argued for the prioritisation of low income welfare dependent families in Budgetary policy and welcome these outcomes.

However, the analysis also reveals that the two most recent Budgets have shifted away from this approach. By implication, much of this recent progress will be reversed unless policy reasserts a focus on welfare increases and supports for those households on the lowest incomes.

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Table 2: Poverty Levels Expressed in Numbers of People, 2006-2019

	2006	2009	2012	2019
Overall	719,593	639,209	776,335	629,952
Adults				
At work	115,854	91,407	94,713	97,013
Unemployed	59,726	82,458	149,056	68,665
Students/school	107,939	93,325	110,240	66,775
On home duties	132,405	115,058	120,332	84,414
Retired	41,736	30,043	45,804	62,365
Ill/disability	57,567	40,909	56,672	77,484
Other	12,953	9,588	14,750	8,819
Children				
Children (under 16 yrs)	191,412	176,422	184,768	164,417
Children (under 18 yrs)	250,418	223,084	232,124	191,505

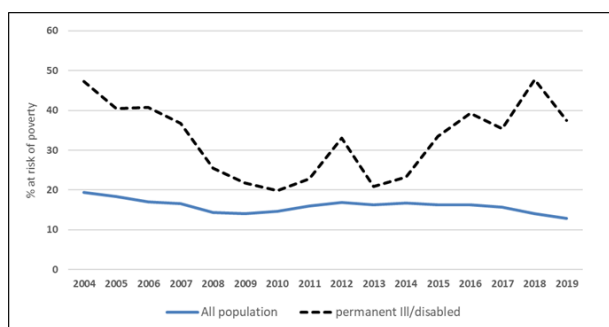
Source: Calculated using CSO SILC Reports (various years)

Poverty and Disability

Those not employed due to permanent illness or disability are one of the groups at highest risk of poverty with almost four in every ten of this group (37.5 per cent) classified in this category. As Chart 1 shows the situation of this group has varied significantly over the last decade and a half. The group's risk of poverty fell from 47 per cent in 2004 to a low of 20 per cent in 2010/2013 before climbing once again in recent years. As with other welfare dependent groups, these fluctuations parallel a period where policy first let the value of payments fall behind wage growth before ultimately increasing them to catch-up. The most recent figures, for 2019, mark a decline from peak levels yet still reveal that almost 77,500 people who are long-term ill or disable are living on an income below the poverty line (see Table 2 p3).

Overall, although those not at work due to illness or a disability only account for a small proportion of those in poverty, their experience of poverty is high. Furthermore, given the nature of this group *Social Justice Ireland* believes there is an on-going need for targeted policies to assist them. These include job creation, retraining and further increases in social welfare supports. There is also a very strong case to be made for introducing a non-means tested cost of disability allowance. This proposal, which has been researched and costed in detail by the National Disability Authority and advocated by the Disability Federation of Ireland, would provide an extra weekly payment of between €10 and €40 to somebody living with a disability (calculated on the basis of the severity of their disability). It seems logical that if people with a disability are to be equal participants in society, the extra costs generated by their disability should not be borne by them alone. Society at large should act to level the playing field by covering those extra but ordinary costs.

Chart 1: Poverty Risk among those with Permanent Illness/Disability, 2004-2019



Source: CSO SILC reports (various years)

Poverty and Older People

According to the CSO's 2016 *Census Results* there were 637,567 people aged over 65 years in Ireland in 2016. The CSO noted that this age group experienced the largest increase in the population since the previous Census (2011). Of those in this age group, more than a quarter live alone comprising 98,000 women and 59,000 men. When poverty is analysed by age the 2019 figures show that 10.5 per cent of those aged above 65 years live in relative income poverty - about 62,000 pensioners.

Among all those in poverty, the retired have experienced the greatest volatility in their poverty risk rates. In 1994 some

5.9 per cent of this group were classified as poor; by 1998 the figure had risen to 32.9 per cent and in 2001 it peaked at 44.1 per cent. The most recent data record a relatively stable poverty rate, of almost one in ten pensioners, with the reduction over the last decade driven by increases in old age pension payments, fuel allowances and living alone payments. While this lower risk of poverty is welcome, it remains a concern that so many of this county's senior citizens are living on so little.

The Working Poor

Having a job is not, of itself, a guarantee that one lives in a poverty-free household. According to the latest CSO data 5 per cent of those who are employed are living at risk of poverty - about 100,000 workers. Over time poverty figures for the working poor have shown little movement (see Table 2 on p2), reflecting a persistent problem with low earnings.

Many working families on low earnings struggle to achieve a basic standard of living. Policies which protect the value of the minimum wage and reduce the prevalence of precarious employment practices are relevant policy initiatives in this area. Similarly, attempts to highlight the concept of a 'living wage' and to increase awareness among low income working families of their entitlement to the Working Family Payment (formerly known as Family Income Supplement) are also welcome; although evidence suggests that FIS had a very low take-up and as such this approach has questionable long-term potential.

Social Justice Ireland has long argued that one of the most effective mechanisms available within the present system to address the problem of the working poor would be to make tax credits refundable. We have addressed this proposal in detail in chapter 4 of our annual Socio-Economic Review *Social Justice Matters 2021*.

Poverty: Rural & Regional

Results from the CSO SILC survey provide a detailed breakdown of poverty by region (see p7). The data suggests an uneven national distribution of poverty. Using 2019 data, poverty levels are recorded as higher than the country as a whole for the Border, Midlands, West and South-East regions. The CSO analysis also found an overall reduction in the poverty rate for rural areas as a whole. This progress is welcome, but it will be challenging to reverse the persistent trend of poverty and deprivation in rural areas, particularly in light of the economic and social impact of Covid-19.

Poverty and Education

The CSO *SILC* results provide an interesting insight into the relationship between poverty and completed education levels. As might be expected, the risk of living on a low income is strongly related to low completed education levels. Those whose education ceased at lower secondary or less carry a one in five chance of being poor; the risk is notably less (one in thirty) for those with third-level degree qualifications.

These figures further underscore the relevance of continuing to address the issues of education disadvantage and early-school leaving. The CSO results also suggest that when targeting anti-poverty initiatives, a large proportion should be aimed at those with low education levels, including those with low levels of literacy.

Child Poverty

Children are one of the most vulnerable groups in any society. Consequently, the issue of child poverty deserves particular attention. Child poverty is measured as the proportion of all children aged 17 years or younger that live in households with an income below the 60 per cent of median income poverty line.

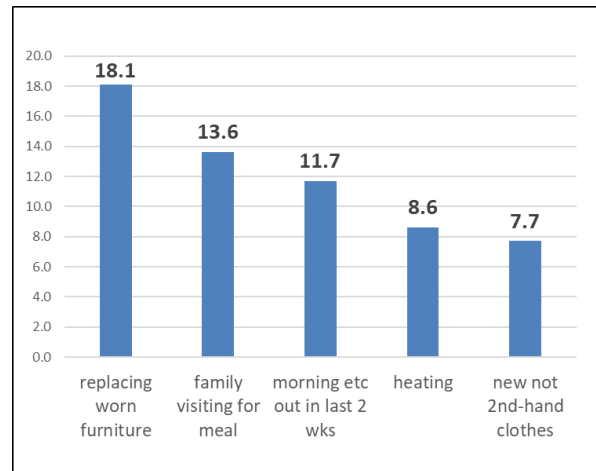
The 2019 CSO *SILC* survey indicates that 15.3 per cent of children were at risk of poverty. Translating this percentage into numbers of children implies that in 2019 around 190,000 children lived in households that were experiencing poverty. The scale of this statistic is alarming. Given that our children are our future, this situation is not acceptable. Furthermore, the fact that such a large proportion of our children are living below the poverty line has obvious implications for the education system, for the success of these children within it, for their job prospects in the future and for Ireland’s economic potential in the long-term.

Child poverty is essentially an issue of low income families and its prevalence highlights the scale of such households across the state. Child poverty solutions hinge on issues such as adequate adult welfare rates and decent rates of pay and conditions for working parents. Child benefit also remains a key route to tackling child poverty. It is of particular value to those families on the lowest incomes. Similarly, it is a very effective component in any strategy to improve equality and childcare.

Poverty and Deprivation

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 (see page 2), 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*

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



Source: CSO SILC 2019

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 complementary 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 living standards across the state.

The deprivation rate, which measures the number of people forced to go without at least 2 of 11 basic necessities examined by the CSO, stood at 17.8 per cent of the population in 2019. This is equivalent to just over 875,000 people. The five most common experiences of deprivation are presented in Chart 2. Among those living on an income below the poverty line, four in ten (42.7 per cent) experience deprivation of 2 or more items.

Poverty Triggers €4.5bn per annum in Additional State Spending

During the past year an important new report has provided important insights into the impact of Ireland’s level of poverty on annual expenditure by the state. The report, commissioned by the Society of St Vincent DePaul and authored by UCD Social Policy academic Dr Micheál Collins, examined *The Hidden Cost of Poverty* by estimating the public service cost of poverty in Ireland. The analysis identified the additional public service costs that Irish society carries as a result of current and past experiences of poverty.

The main estimate presented in the report found that the annual public service cost of poverty to Ireland is almost €4.5bn. Expressed in per capita terms this finding implies that poverty imposes a public service cost equivalent to a sum of €913 per person in the state each year (€2,600 per household). The report also noted that this additional public sector expenditure is equivalent to 5.1% of total General Government Revenue and 5% of total General Government Expenditure. Put another way, €1 in every €20 collected by the state from taxes, social insurance and charges ends up being allocated by the state to make up for the way that poverty damages people’s lives.

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Social Justice Ireland welcomes this report, it provides a heretofore absent benchmark for the recurring annual costs to the state of poverty, and highlights for all members of society, whether they are above or below the poverty line, the costs incurred by society as a result of poverty.

The report also highlights the broad benefits that are to be gained from the adoption of focused anti-poverty strategies. Not only will these bring benefits to the individuals and families lifted out of poverty, but they will also generate long-term savings for the state and provide opportunities for alternative uses of these resources.

We outline our proposals for just such an anti-poverty strategy on page 8.

Poverty: A European Perspective

It is helpful to compare Irish measures of poverty with those elsewhere in Europe. Eurostat, the European Statistics Agency, produces comparable 'at risk of poverty' figures (proportions of the population living below the poverty line) for each EU member state. The data is calculated using the 60 per cent of median income poverty line in each country. Comparable EU-wide definitions of income and equivalence scale are used. The latest data available for all member states is for the year 2019 when the average risk of poverty in the EU-27 was 16.5 per cent.

As chart 3 shows, Irish people experience a below average risk of poverty when compared to all other EU member states. Eurostat's 2008 figures marked the first time Ireland's poverty levels fell below average EU levels. This phenomenon was driven by sustained increases in welfare payments in the years prior to 2008. Ireland's poverty levels have remained below average EU levels since then to 2018. In 2019, across the EU, the highest poverty levels were found in the recent accession countries and in some of the countries most impacted by the economic crisis one decade ago - Romania, Latvia, Bulgaria, Estonia, Spain, Lithuania and Italy. The lowest levels were in Slovenia, Slovakia, Finland and Czechia (formerly the Czech Republic).

While there have been some reductions in poverty in recent years across the EU, the data suggests that poverty remains a large and ongoing EU-wide problem. In 2019 the

average EU-27 level implied that 72.1 million people live in poverty across all EU member states.

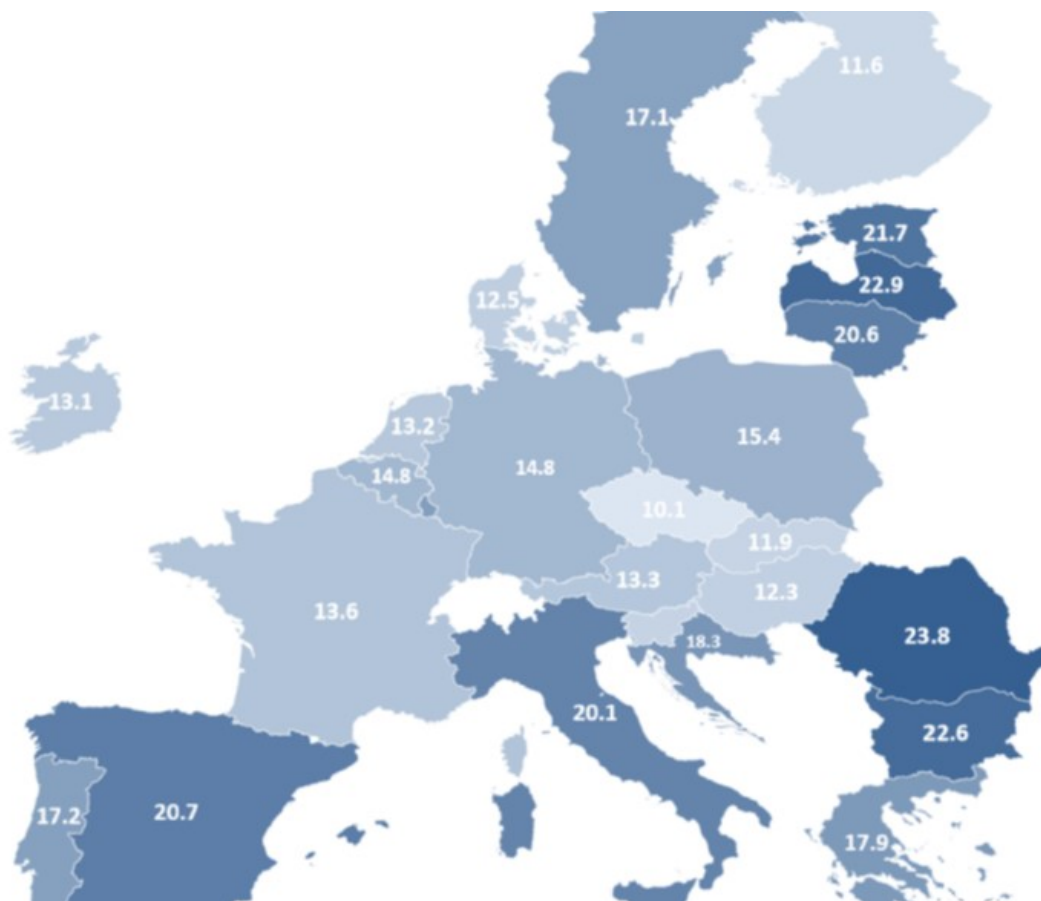
As part of the Europe 2020 Strategy, European governments adopted policies to target these poverty levels and are using as their main benchmark the proportion of the population at risk of poverty or social exclusion. One of the five headline targets for this strategy aims to lift at least 20 million people out of the risk or poverty or exclusion by 2020 (using 2008 as the baseline year). The final 2020 data will be available in late 2021 or early 2022.

The indicator has been defined by the European Council on the basis of three indicators: the 'at risk of poverty' rate after social transfers; an index of material deprivation; and the percentage of people living in households with very low work intensity. It is calculated as the sum of persons relative to the national population who are at risk of poverty or severely materially deprived or living in households with very low work intensity, where a person is only counted once even if recorded in more than one indicator.

Since 2011 *Social Justice Ireland* has published a regular reports analysing performance vis a vis these Europe 2020 goals. The most recent data indicate limited progress to date and that the 2020 target is unlikely to be achieved this year; it will take two to three more years for the definitive data to be made available by Eurostat.

While the pandemic will have further increased many of these challenges, it is a regret that so little real progress was made toward the Europe 2020 target over recent years.

Chart 3: Poverty Rates Across the EU Countries, 2019 (Eurostat data)



Note: The UK no longer provide data to Eurostat and are not included in the analysis.

Poverty in Ireland: Key Facts

Poverty Rate
12.8% of Ireland's Population

Poverty Number
630,000 people

Chart 4: Poverty Rate over time, 1994-2019

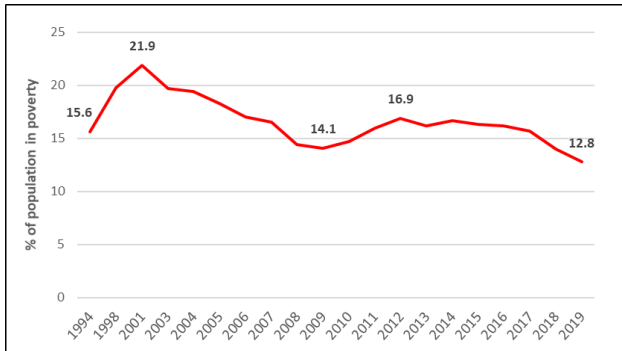


Chart 5: Poverty Numbers over time, 1994-2019

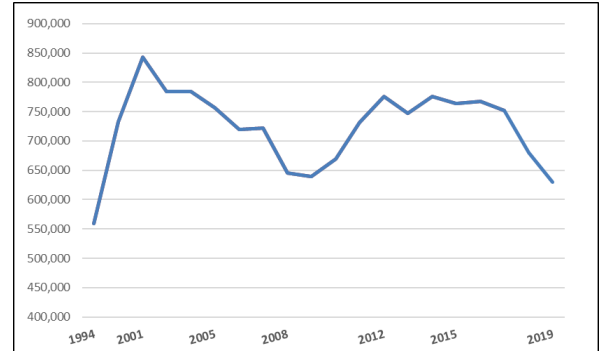


Table 3: Composition of Poverty, 2019

At work	15.4%
Unemployed	10.9%
Students/school	10.6%
On home duties	13.4%
Retired	9.9%
Ill/disabled	12.3%
Children (under 16 years)	26.1%
Others	1.4%
Total	100.0%

Table 4: Risk of each group being in Poverty, 2019

At work	4.6%
Unemployed	35.4%
Students/school	19.4%
On home duties	22.8%
Retired	11.1%
Ill/disabled	37.5%
Children (0-17 years)	15.3%
Overall population	12.8%

Chart 6: Deprivation Rate, 2005-2019

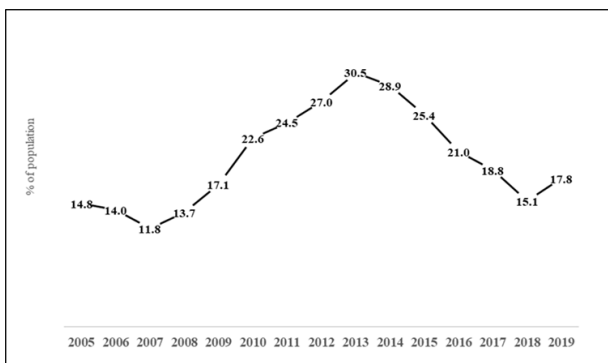


Chart 7: Poverty Risk by Region, 2019

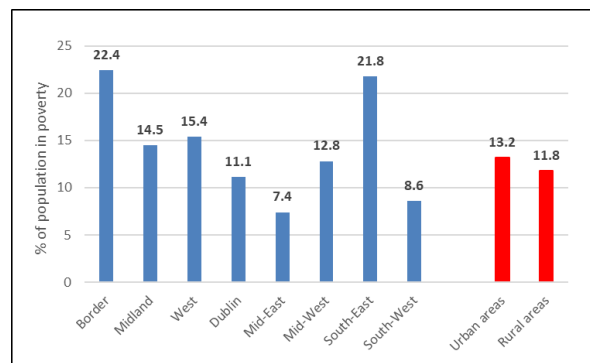


Table 5: The role of social welfare (SW) payments in addressing poverty

	2001	2004	2008	2012	2016	2019
Poverty pre SW	35.6	39.8	43.0	50.2	44.9	41.4
Poverty post SW	21.9	19.4	14.4	16.9	16.2	12.8
The role of SW	-13.7	-20.4	-28.6	-33.3	-28.7	-28.6

Sources for this page:

CSO SILC reports and online database
 ESRI poverty Reports

Reducing Poverty: policy priorities

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

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

- increase in social welfare payments.
- equity of social welfare rates.
- adequate payments for children.
- refundable tax credits.
- decent rates of pay for low paid workers.
- a universal state pension.
- a cost of disability payment.

Social Justice Ireland believes that in the period ahead Government and policy-makers generally should:

Acknowledge that Ireland has an on-going poverty problem.

Adopt targets aimed at reducing poverty among particular vulnerable groups such as children, lone parents, jobless households and those in social rented housing.

Examine and support viable, alternative policy options aimed at giving priority to protecting vulnerable sectors of society.

Carry out in-depth social impact assessments prior to implementing proposed policy initiatives that impact on the income and public services that many low income households depend on. This should include the poverty-proofing of all public policy initiatives.

Recognise the problem of the 'working poor'. Make tax credits refundable to address the situation of households in poverty which are headed by a person with a job.

Support the widespread adoption of the Living Wage so that low paid workers receive an adequate income and can afford a minimum, but decent, standard of living.

Introduce a cost of disability allowance to address poverty and social exclusion of people with a disability.

Recognise the reality of poverty among migrants and adopt policies to assist this group. In addressing this issue also replace direct provision with a fairer system that ensures adequate allowances are paid to asylum seekers.

Accept that persistent poverty should be used as the primary indicator of poverty measurement and assist the CSO in allocating sufficient resources to collect this data.

Move towards introducing a basic income system. No other approach has the capacity to ensure all members of society have sufficient income to live life with dignity.

Acknowledge the failure to meet repeated policy targets on poverty reduction and commit sufficient resources to achieve credible new targets.

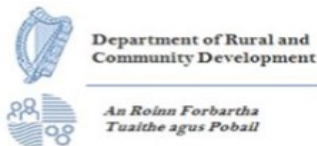
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Delivering Deliberative Democracy

Building a New Social Contract: Policy Recommendations



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Social Justice Ireland

1-3 Burton Hall Road,
Sandyford, Dublin 18

Phone: 01 290 3597

Email: secretary@socialjustice.ie

Charity Number: CHY 19486

www.socialjustice.ie