

A Data mining study of the Living Standards of Older People before and during the recession in the North and South of Ireland

A project funded by the Centre for Ageing Research and Development in Ireland (CARDI)¹

Authors:

Professor Paddy Hillyard

Dr Demi Patsios

December 2011

¹ This project was funded under the CARDI Datamining grant programme. The content and views expressed are those of the authors.

Table of contents

Executive summary	iv
1. Details of the study.....	1
1.1 Aims of the project.....	1
1.2 Objectives of the project.....	1
2. Literature review.....	2
2.1 Existing literature.....	2
2.1.1 Subsistence poverty.....	2
2.1.2 Relative deprivation: A 'minimum style of life'	2
2.1.3 Socially perceived necessities	3
2.1.4 The PSE Approach	3
2.1.5 Consistent poverty	4
2.1.6 Material well-being.....	4
2.2 Relevance of existing literature	6
2.2.1 Beyond a focus on the impoverished and poor.....	6
2.2.2 Towards a new working definition of living standards.....	6
3. Methodology.....	8
3.1 Summary.....	8
3.2 Datasets and access	9
3.2.1 Family Resources Survey (FRS).....	9
3.2.2 Survey on Income and Living Conditions (SILC)	10
3.2.3 Relevance to proposed research.....	10
3.3 A time chart of available surveys for living standards data.....	11
4. Findings.....	12
4.1 Survey sample sizes.....	12
4.2 Existing deprivation measures.....	13
4.2.1 Irish Consistent Poverty	13
4.2.2 Guio Index	14
4.2.3 FRS new material deprivation questions for older people.....	14
4.3 Crosslink of available data.....	17
4.3.1 Data mining challenges, responses and caveats.....	17
4.3.2 A final set of items for AILSI-OP	18
4.4 A comparison of the impact of the recession on older people, North South20	
4.5 A living standards index for older people in Ireland	21
4.5.1 Scale reliability of the LSI summative scales	21

4.5.2	Mean scores of the LSI summative scales.....	22
4.5.3	Equivalised household income	23
4.5.4	Relative income poverty.....	24
4.5.5	Standard of Living Index and Income trends.....	26
5.	Summary of what the project has added to existing knowledge	27
6.	Discussion of the findings and how they are relevant to policy and practice in the context of improving the lives of older people.....	28
7.	Learning from the process of the research	30
8.	References	31
9.	Appendix of tables	35
	Table 4.4: Listing of poverty and deprivation variables in FRS and EU-SILC for use in an All Ireland Living standard Index for Older People (AILSI-OP).....	35
	Table 4.5: Summary listing of poverty and deprivation variables in FRS and EU-SILC for use in an All Ireland Living standard Index for Older People (AILSI-OP), by measurement level and survey	73
	Table 4.7: Prevalence of comparable living standards items between FRS and SILC, by household type [Weighted data].....	79
	Table 4.12: Households falling below 60 percent of equivalised income (modified OECD) [Weighted data]	83

Executive Summary

1. There were two objectives of the study: to consider the impact of the recession in the North and the South of Ireland using the same set of deprivation items to provide an exact comparison; and to develop a harmonised All-Ireland Living Standards Index for Older People (AILSI-OP).
2. The development of AILSI-OP involved using comparable measures and variables from the FRS and SILC datasets based on two waves of FRS (2007-8, 2008-09) and three waves SILC (2007, 2008, 2009) across three key living standards domains: what households can afford to own (durable goods); what households can afford to do (social activities); and, what type of household and community they live in (living conditions).
3. The project aimed to build upon the research conducted in 'Inequalities in Old Age' (CARDI Grants Programme Call 2) by updating the basket of living standards measures in the North using FRS data and in South using SILC data for the period 2007 to 2009.
4. This study moved beyond conceptualizing living standards simply in terms of poverty and social exclusion of a section of society to consider the material and social deprivations of all people across the whole of society using and operationalising the following definition:

“Living standards gauge the extent to which individuals and households have the capacity and freedom to own essential or desirable items and goods, participate in chosen activities and live in a decent home and neighbourhood and enjoy a representative or consensually-agreed list of norms and customs deemed important for living well in a prosperous society.”

5. Several implications arise from using a new working definition of living standards, including: 1) the presence/absence of data/measures which inform living standards; 2) the choice of individuals, households and/or families as the unit of measurement; 3) the subjective nature of what are considered 'essential' or 'desirable' items and activities, and what constitutes a 'decent' home and neighbourhood; and 4) the potential effect that cultural differences play in living standards North and South.
6. There were several key challenges in merging and harmonising the data from the North and South because of different conceptualisations, operationalisations, and levels of measurement and aggregation.
7. Following extensive merging, screening, harmonising and applying the strict criteria laid down for inclusion, disappointingly, only six living standards variables were directly comparable in FRS and SILC.
8. There are two major findings on the impact of the recession using the six living standards variables. First, the living standards of older people were better than non-pensioners in the North and the South, both before and during the recession

on most of the items and for most of the years. Second, there were very clearly identified impacts of the recession on pensioners in both the North and the South as shown, in particular, by their inability to keep their house warm and their ability to afford an annual holiday.

9. The first AILSI-OP was constructed by taking the four items which people could not afford (warm house, annual holidays, utility arrears, HP/loan arrears) and counting up the 'yes' responses to these items to create a four-item LSI summative index (LSI4). A second, six-item, AILS-OP (LSI6) was created by adding 'having a colour TV' in the household and overcrowding (defined as more than one person per room in household).
10. The analysis confirmed that non-pensioner households had the highest mean rating on both LSI4 and LSI6 scales in both North and South and both increased between pre-recession and intra-recession periods.
11. Single pensioners in the North had the second highest mean ratings, but this did not change between pre- and intra-recession periods. However, when we look at their counterparts in the South, we see very large increases in both LSI4 and LSI6 scales between pre-recession and the two intra-recession periods (2008 and 2009).
12. Pensioner couples showed the lowest mean ratings in the living standards scales in both North and South and these scale scores increased between pre-recession and intra-recession periods in both jurisdictions (unlike their single pensioner counterparts in the North).
13. Taken together, these results (noting the caveats and statistical limitations) appear to indicate that the living standards of different household types have been differentially impacted upon when analysed in terms of the period of recession.
14. The data-mining exercise illustrates very clearly the numerous problems in attempting to measure standards of living on a comparative basis on the island of Ireland where methodological developments in the UK conflict with comparative requirements in Ireland.
15. From a policy perspective, the research again draws attention to the need to standardise and harmonise sampling, surveying, definitions and data collection on inequalities experienced by older people at the individual, family (benefit unit) and household level, North and South.
16. Faced with deep cuts on either side of the border, the policy challenges are going to be considerable. Robust and regular data are required for comparison and to learn from the effects of different economies and different social policies in providing welfare to their respective populations.

1. Details of the study

1.1 Aims of the project

This project aimed to build upon the research conducted in 'Inequalities in Old Age' (CARDI Grants Programme Call 2) by updating the basket of living standards measures in Northern Ireland (NI) using Family Resources Survey (FRS) and in Ireland (RoI) using Survey on Income and Living Conditions (SILC) data from 2007 to 2009. The availability of data both before and during the recession provides an opportunity to confirm quantitative evidence of the impact of the recession on older people in the North and South of Ireland. It also builds upon earlier CARDI research on the recession and attempts to develop it in new and original ways by constructing for the first time a comparative standard of living index for older people the North and South of Ireland.

1.2 Objectives of the project

The first objective of the study was to consider the impact of the recession in the North and the South using the same set of items to provide an exact comparison. The second objective of the research was to develop a harmonised All Ireland Living Standards Index for Older People (AILSI-OP). The aim was to create the AILSI-OP by using comparable measures and variables from the FRS and SILC datasets based on two waves of the FRS (2007-8, 2008-09) and three waves SILC (2007, 2008, 2009) across three key living standards domains: what households can afford to own (durable goods); what households can afford to do (social activities); and, what type of household and community they live in (living conditions).

2. Literature review

2.1 Existing literature

2.1.1 Subsistence poverty

Early research into poverty focused on the living conditions of the working classes in Victorian England. Seebohm Rowntree (1901, 2000), for example, looked into the absolute minimum income necessary for families to secure the necessities of a healthy life such as fuel and light, shelter, food, clothing, and household and personal items. Beveridge (1942), building on the work of Rowntree, used the idea of subsistence in his report, which was based on the minimum (budget) standards to maintain physical (functional) efficiency of the manual classes. Rowntree revised his minimum budget standards approach through further studies in 1936 and 1950, where he included allowances for such things as newspapers, books, radios, beer, tobacco, holidays and presents. By 1950, the final Rowntree report on poverty showed that the overwhelming majority of Britons could afford the basics of life and even some consumer goods.

2.1.2 Relative deprivation: A 'minimum style of life'

In the 1960s social scientists started to look at poverty in a different way steering away from Seebohm Rowntree's absolutist measures, which were considered "inappropriate and misleading" (Townsend 1979: 38). The primary focus instead was on relative poverty and deprivation. The work of Brian Abel-Smith and Peter Townsend were ground-breaking in this area (Abel-Smith & Townsend 1965). Townsend's concept of 'relative deprivation' concept of poverty suggested that:

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 at least widely encouraged or approved, in the society to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in fact, excluded from ordinary living patterns, customs and activities (1979:31).

The essence of Townsend's early work on relative deprivation in the 1960s was on trying to identify a 'minimum style of life' in the UK. He suggested that items such as a garden, or allotment, decent housing, good working conditions and caring friends or relatives, to be important in maintaining a 'decent living standard.'

Townsend (1987) went on to make a distinction between 'material' and 'social' deprivation. Material deprivation involves the material goods, services, resources, amenities and physical environment, whereas social deprivation refers to the roles, relationships, functions, customs, rights and responsibilities of membership of society and its subgroups.

People can be said to be deprived if they lack the material standards of diet, clothing, housing, household facilities, working, environmental and locational conditions and facilities which are ordinarily available in their society, and do not participate in or have access to the forms of employment, occupation, education, recreation and family or social activities and relationships which are commonly experienced or accepted. If they lack or are denied resources to

obtain these conditions of life and for this reason are unable to fulfil membership of society they can be said to be in poverty. The first turns on the level of conditions or activities experienced, the second on the income and other resources directly experienced. (Townsend 1987:140)

In 1975, the Council of Europe adopted a relative definition of poverty as:

Individuals or families whose resources are so small as to exclude them from the minimum acceptable way of life of the Member State in which they live (EEC 1981).

The European Council adopted a similar definition in the mid-1980s referring to:

Persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live (EEC 1985:24).

2.1.3 Socially perceived necessities

Mack and Lansley (1985) built on Townsend's work in the Breadline Britain surveys of 1983 and 1990 using a consensual based approach to the 'necessities of life', which addressed the criticism that Townsend's list of indicators was chosen by experts and not the general public. They suggested that people are living in relative deprivation if they are unable to afford items that the majority (i.e. more than half) in society say are necessary; in other words, '*an enforced lack of socially perceived necessities*' (Mack & Lansley 1985:39). They built a 22-item summary index based on items/activities. Based on this index, they defined as 'poor' those individuals who were lacking three or more items among those aggregated into the summative index.

2.1.4 The PSE Approach

Deprivation as the enforced lack of socially perceived necessities (Mack & Lansley 1985) was developed further in the *Millennium Survey of Poverty and Social Exclusion*² (PSE99) by Gordon *et al.* (2000). Their methodology combined indirect (income) and direct (enforced deprivation) measures to establish a poverty threshold. Their research suggests that "living standards can be thought of as the converse to the level of deprivation" (Gordon *et al.* 2000:10). In addition, the survey employed a measure of *subjectively assessed poverty* to estimate how much money would be needed to avoid absolute and overall poverty (based on the findings of the Copenhagen Summit 1995) (Gordon *et al.* 2000; Pantazis *et al.* 2006), and attempted to measure *social exclusion* using a series of focus groups to explore how people defined poverty and social exclusion, and to develop and test new indicators.

Social exclusion was looked at in four dimensions – impoverishment, labour market exclusion, service exclusion, and exclusion from social relations. By putting considerable emphasis on social relations and social participation, the survey differs from most analysis, which has focused on low income, lack of work and area deprivation (Gordon *et al.* 2000:10-11).

² Survey documentation and data available for download at:
<http://www.esds.ac.uk/findingData/snDescription.asp?sn=1671>

2.1.5 Consistent poverty

Studies in Ireland also built on the Mack and Lansley (1985) approach but selected indicators of deprivation starting from the basic idea that items have to be market-valuable, i.e. “acquired by the use of people’s disposable income” (Callan *et al.* 1993; Nolan & Whelan 1996a, 1996b). Using factor analyses on 24 deprivation items from the 1987 *Survey of Poverty, Income Distribution and Usage of State Services* these studies indicated that three dimensions of deprivation were present: (1) a basic lifestyle dimension; (2) a housing and durables dimension; and (3) an “other” dimension, which included deprivation items associated with social participation and leisure activity (Rio Group 2006). Only deprivation items with high correlations or loadings on the basic deprivation factor were used in the Irish ‘consistent poverty’ measure, which identified the ‘consistently poor’ as those both having low income and reporting deprivation in terms of specific ‘basic’ items - as meeting both elements of the underlying concept: inability to participate and inadequate financial resources (Nolan & Whelan 2010:306).

2.1.6 Material well-being

In contrast to the large body of research focusing on the material and social deprivation of the poor or relatively deprived, there has been relatively little work on the lifestyle differences of *all* members of society. Researchers have increasingly turned to measures of material (and social) well-being (as opposed to deprivation or ‘hardship’) to examine the living standards or lifestyles of poor and non-poor households alike. These measures generally employ direct indicators of consumption, physical living conditions and coping strategies/behaviours to examine whether individuals, families and/or households are meeting certain ‘basic needs’ and ‘non-needs’ (comfort or luxury goods/services). Fergusson *et al.* (1981), for example, used factor analysis on 49 items related to living standards and found that “the material well-being of the families could be measured along two distinct yet correlated dimensions: the level of family ownership and the amount of economizing behaviour the family was required to undertake.” (p. 715)

The most influential developmental work in this area has come out of New Zealand’s Ministry of Social Development (MSD) research into ‘economic living standards’. A decade ago, New Zealand’s MSD developed a prototype full-scale Economic Living Standards Index (ELSI) which it used to compare the ‘material well-being’ of individuals and population subgroups at a point in time, and for monitoring changes over time (Jensen *et al.* 2002). The ELSI development grew directly out of research initiated by the Super 2000 Taskforce which had developed a full-scale material wellbeing scale (MWS) for measuring the living standards of older New Zealanders (Fergusson *et al.* 2001). The ELSI and MWS reports identify three studies that provide the conceptual and methodological basis for their research: Department of Social Welfare (1975), Townsend (1979), and Mack and Lansley (1985). Perry (2007) added that “In contrast to both the Townsend and the Mack and Lansley research, the MWS and the ELSI measures are full-spectrum rather than just hardship-focused.” (p. 15)

The ELSI development retained the underlying conceptualisation of living standards used by the MWS for older people, and the operationalisation of the concept through the extension of the enforced lack (building on the Breadline Britain and PSE1999 surveys approach) to cover non-basics (or non-essential items and activities) as well. As Jensen *et al.* (2002) put it: “The ELSI measure stayed with the core philosophy

that “[a]n item contributes information about a person’s living standard only when it relates to something the person wants” (Jensen *et al.* 2002:102). The authors further distinguished between two sub-sets of items: those whose absence is considered as indicating deprivation (basics) and those which are considered as desirable though not indispensable by most people (comforts/luxuries).

Thus, instead of using the more common input approach based on income, the ELSI instrument takes an outcome approach which “measures the extent to which people are doing the sort of things, consuming the sorts of products and enjoying the sorts of amenities that are commonly understood as being aspects of living standard” (Krishnan *et al.*, 2002: 9). The ELSI scale is characterised as encapsulating a ‘common sense notion of living standards’ such that “differences in ELSI scores reflect the sort of differences in ownership and consumption that commonly might lead people to being described as having high or low living standards” (Jensen *et al.*, 2006:7).

At the heart of this conceptualisation of living standards is the notion of ‘financial restriction’ or ‘freedom to consume’ from a representative list of basic and non-basic items and activities.

The concept of living standards underlying the ELSI can therefore be seen to be about the degree to which a household or family is restricted in relation to having or doing things from a list of items considered important for a good standard of living in a richer nation. (Perry 2009:7)

Those with high living standards have few restrictions and great freedom in relation to consumption decisions as represented by items on the list; those with low living standards have considerable restrictions and limited freedom over consumption choices. (Perry 2009:42)

There is very sound statistical evidence that shows that the ELSI items are tapping into the same latent variable which can be called ‘material well-being’ (Perry, 2009: 42). The ELSI index is operationalised using four domains: ownership of consumer durables, participating in social activities, economising behaviours, and global self-ratings of standards of living and adequacy of income to meet day to day needs. Two other domains-housing conditions / quality and serious financial difficulties - have also been considered for inclusion in ELSI in the past (Ferguson *et al.* 2001).

In early 2000, a team based at the University of Ulster and Queen’s University Belfast obtained funding from the OFMdfM and HM Treasury to replicate the PSE1999 in Northern Ireland. The Omnibus (or necessities) was carried out in 2002 and the main survey was carried out in 2002/03. Following the work of the New Zealand MSD, a Northern Ireland Living Standard index (NILSI) was developed using the ELSI concept and dimensions (Hillyard *et al.* 2007, 2008). Like the ELSI research, the NILSI index developed a latent model of material well-being using confirmatory factor analysis (CFA).

2.2 Relevance of existing literature

2.2.1 Beyond a focus on the impoverished and poor

This research differed somewhat from the usual measurement of poverty and deprivation in Ireland, North and South, where the focus has been mainly on the income poor or impoverished (see for example, Townsend, 1979, 1987; Mack and Lansley, 1985; Gordon et al, 2000; Callan et al, 2008; DWP, May 2009). It builds on the work first carried out by the New Zealand Ministry of Social Development (NZ-MSD) to develop non-monetary indicators of material living standards (or material wellbeing) of older people as a way of informing government policy (Fergusson et al. 2001) as well as similar work carried out in Northern Ireland as part of the Poverty and Social Exclusion Survey - Northern Ireland (PSENI) 2002/2003 survey (Hillyard et al, 2007).

2.2.2 Towards a new working definition of living standards

Our review of the literature on living standards in general and for older people in particular, showed, unsurprisingly, that 'living standards' or 'standards of living' are defined and measured in a variety of very different ways. For example, standard of living (SoL) is generally measured by standards such as real (i.e. inflation adjusted) income (GDP) per person and/or poverty rates. It can also be measured in terms of access to quality healthcare, inequalities in income growth and educational attainment. It usually refers to a level of material comfort or material welfare as measured by the goods, services, and luxuries available to an individual, group, or nation.

In keeping with Townsend's (1979, 1987) notion that poverty results from inadequate command over resources, Gordon *et al.*'s (2000) notion that living standards can be thought of as the converse to the level of (enforced) deprivation, and the work carried out by the NZ-MSD (Fergusson *et al.* 2001; Jensen *et al.* 2002, 2006; Krishnan *et al.*, 2002; Perry, 2002, 2007, 2009), which suggests that living standards should be measured across a spectrum and not just focused on the poor or impoverished, we suggest that a new and more comprehensive definition of living standards for use in this research:

Living standards gauge the extent to which individuals and households have the capacity and freedom to own essential or desirable items and goods, participate in chosen activities and live in a decent home and neighbourhood and enjoy a representative or consensually-agreed list of norms and customs deemed important for living well in a prosperous society.

The definition above can be simplified as: What can they afford to have? What can they afford to do? and, Where can they afford to live? The implications of having defined living standards *a priori* this definition for use in this research are fourfold. First, elements of each definitional component ('have', 'do', 'live') must be available in the datasets chosen for the research, as the absence of measures/variables on any one precludes as assessment of the impact of the research on older people. Second, the definition refers generally to individuals and households, but equally could apply to families (older and younger) as well- a key distinction addressed below, which affects the use and aggregation of available data. Third, the definition of what constitutes an 'essential' (sometimes also referred to in the literature as 'necessary') or 'desirable' (sometimes referred to as 'non-essential' or 'luxury') items

or activities and what constitutes a 'decent' home and neighbourhood are at the same time subjective, normative and affected by personal tastes and preferences of people (older and younger alike). Finally, there might be cultural differences in the definition between North and South, which are not fully captured in the chosen datasets further complicating valid comparisons and conclusions to be drawn.

3. Methodology

3.1 Summary

The research involved extensive, in-depth data mining of two surveys - one in the North (FRS) and one in the South (SILC) first to explore further the impact of the recession on older people and second to develop a living standards index for older people.

There were a number of separate stages in attempting to develop an All Ireland Living Standard Index for older people (AILS-OP). The first step was to ascertain which variables in the FRS 2007-08 and 2008-2009 and the SILC for 2007, 2008 and 2009 could be included in the three key areas which conceptually form a living standards index: household possessions, participation in common social activities, and household and community living conditions. Neither survey purports to be a living standards survey; each has its own different set of aims and objectives. Therefore, we anticipated that there would be a limited number of appropriate, comparable variables, particularly when it came to comparing living standards in both jurisdictions.

There are already well-established variable sets for measuring poverty and deprivation in Europe - the Irish consistent poverty measure and the Guio index. More recently, the Department for Work and Pensions (DWP) introduced a set of material deprivation items for older people in the FRS. We used these three prescriptive frameworks to ascertain the extent to which variables were available and comparable in FRS and SILC. We also sought to uncover additional living standards items which hitherto had not been used in the measurement and operationalisation of national or supra-national poverty and deprivation indices.

Iteratively, we explored how many FRS variables reflecting our three conceptual domains were included in the SILC datasets, and *vice versa*. In total we identified 62 relevant (but not necessarily identical) variables in the datasets covering the pre- and inter-recession periods (the full list of candidate variables for a living standards index is provided in Table 4.4 in the appendix).

The second step was to make sure that the definition of each variable was the same or nearly the same in each of the five datasets. In a number of cases the wording used was slightly different. For example, in the FRS, the question on being able to afford two pairs of shoes refers to 'all weather' whereas in SILC it refers to 'strong' shoes. Another key example is in terms of being able to afford to keep one's house warm. In the FRS, reference is made to '*In winter,..*' whereas the season is not mentioned in SILC.

We needed to make sure that the small wording differences were unimportant. We therefore ran frequencies on unweighted and weighted data in order to identify similarities and differences (skewed distributions; outliers, etc.) in the measures/variables under each of living standards domains.

The third step was to determine the match of each variable in the five datasets to determine the extent to which each had similar measures/variables (values and value labels) across the candidate living standards' variables. The results of this matching exercise can be found in the full listing (Table 4.4 in the appendix) and

summary sheet of the crosswalk in Table 4.5 (appendix). The variables highlighted in green (in Table 4.4) are those which showed enough similarity at the preliminary and audit stages (i.e. were shown to fall within the research timeframe and provide information on living standards) to warrant further consideration for inclusion in the data mining analysis (which is described in more detail below). Further analysis (and recoding) was undertaken for some of the variables highlighted in yellow, which could validly be used in the living standards index. An example of such an occurrence was in terms of 'afford to take an annual holiday' in the FRS, which was asked separately of adults and pensioners in 2008-09. In this instance, a new variable was computed, which combined pensioner and non-pensioner benefit unit data.

The fourth step was to develop a procedure for choosing which would be used for the analysis. The criteria for inclusion were:

- the measures/variables had to overlap the recession periods of interest (i.e. pre-recession or intra-recession period);
- the measure had to be represented in both jurisdictions;
- the measures needed to represent the same (or a similar) unit of analysis (person, household, benefit unit); and
- the definitions and values of the measures/variables needed to be equivalent (or similar enough), so as to result in valid comparisons between surveys and between North and South.
- Based on these criteria, a final basket of driver and outcome measures (6 out of the 62 candidate variables) from the surveys were retained for the analysis stage.

Having selected publicly available comparable variables from the five datasets in the two jurisdictions, we followed the ELSI and NILSI methodologies (see literature review above), to construct the AILSI-OP. It was hoped that it would be possible to devise a summative index of information from non-monetary indicator domains allowing us to divide the index into a number of distinct living standards bands reflecting the standard of living of all pensioners from the lowest to the highest. Although several variables were comparable across jurisdictions and datasets, these were too limited for the construction of a full spectrum living standards index for older people.

3.2 Datasets and access

3.2.1 Family Resources Survey (FRS)

The research drew on two years of the FRS: 2007/08 and 2008/09. Both years of the dataset were downloaded electronically from the UK data archive (see <http://www.esds.ac.uk/>).

The FRS was first carried out in Great Britain (GB) in 1992 with the aim of helping to improve the quality of information used by Government. It was extended to Northern Ireland in 2002 where the Department for Social Development (DSD) has responsibility for the survey. The Central Survey Unit (CSU) in the Northern Ireland Statistical Research Agency is commissioned to conduct the fieldwork for the survey. Before its introduction into Northern Ireland, CSU ran a small-scale pilot survey to test some minor changes made to the GB version of the FRS questionnaire with the

aim of ensuring that certain sections of the questionnaire were applicable to NI. The survey asks about resources and living conditions of all UK households. There is a strong focus on income, receipt of social security benefits, housing costs, care/child care costs and savings/assets. The information plays a key role in deciding how the budget held by DWP/DSD should be shared among the many competing claims on its resources.³

3.2.2 Survey on Income and Living Conditions (SILC)

The research drew on three years of the Ireland SILC: 2007, 2008 and 2009. The datasets were received on CD-ROM following an application to the Irish Social Science Data Archive (ISSDA) (see <http://www.ucd.ie/issda/dataset-info/silc.htm>). SILC is the main source for the compilation of comparable indicators on social cohesion used for policy monitoring at EU level in the framework of the Open Method of Coordination (OMC). It is collected on an annual basis timely and comparable multidimensional micro-data on income, poverty, social exclusion and living conditions. Every year, both cross-sectional data (pertaining to a given time or a certain time period) and longitudinal data (pertaining to individual-level changes over time, observed periodically over, typically, a four year period) are collected.⁴

The SILC was launched under an informal agreement with six EU-15 countries plus Norway in 2003 and re-launched under a Regulation with twelve EU-15 countries (Belgium, Denmark, Greece, Spain, France, Ireland, Italy, Luxembourg, Austria, Portugal, Finland and Sweden) and in Estonia, Norway and Iceland in 2004. In 2005 the rest of the EU-25 countries joined the SILC. Bulgaria, Romania, Turkey and Switzerland launched SILC in 2006.⁵

SILC is a multi-purpose instrument. It mainly focuses on income and detailed income components are collected mainly at personal level although a few components are included in the household part of the questionnaire. In addition, information on deprivation, social exclusion, housing conditions, labour, education and health information is obtained.⁶

The official statistics on poverty in Ireland are compiled by the Central Statistics Office (CSO) from the annual *Survey on Income and Living Conditions* (SILC). Information on the survey and its methodology are available on the [EU-SILC page](#) on the CSO's website. SILC replaced the Living in Ireland Survey, conducted by the ESRI, which was the source of data on poverty from 1994 to 2001.

3.2.3 Relevance to proposed research

First, FRS and SILC datasets are both relevant to the research as each contain data on a number of comparable monetary and non-monetary indicators of living standards necessary for the development of the AILSI-OP, such as: household possessions (e.g. colour TV); participation in common social activities (e.g. hobby or leisure activity), financial difficulties (e.g. behind in gas/electricity payment); and, living conditions (damp house, enough space for persons in household).

³ <http://www.csu.nisra.gov.uk/survey.asp4.htm>

⁴ http://epp.eurostat.ec.europa.eu/portal/page/portal/microdata/eu_silc

⁵ http://epp.eurostat.ec.europa.eu/portal/page/portal/microdata/eu_silc

⁶ http://epp.eurostat.ec.europa.eu/portal/page/portal/microdata/eu_silc

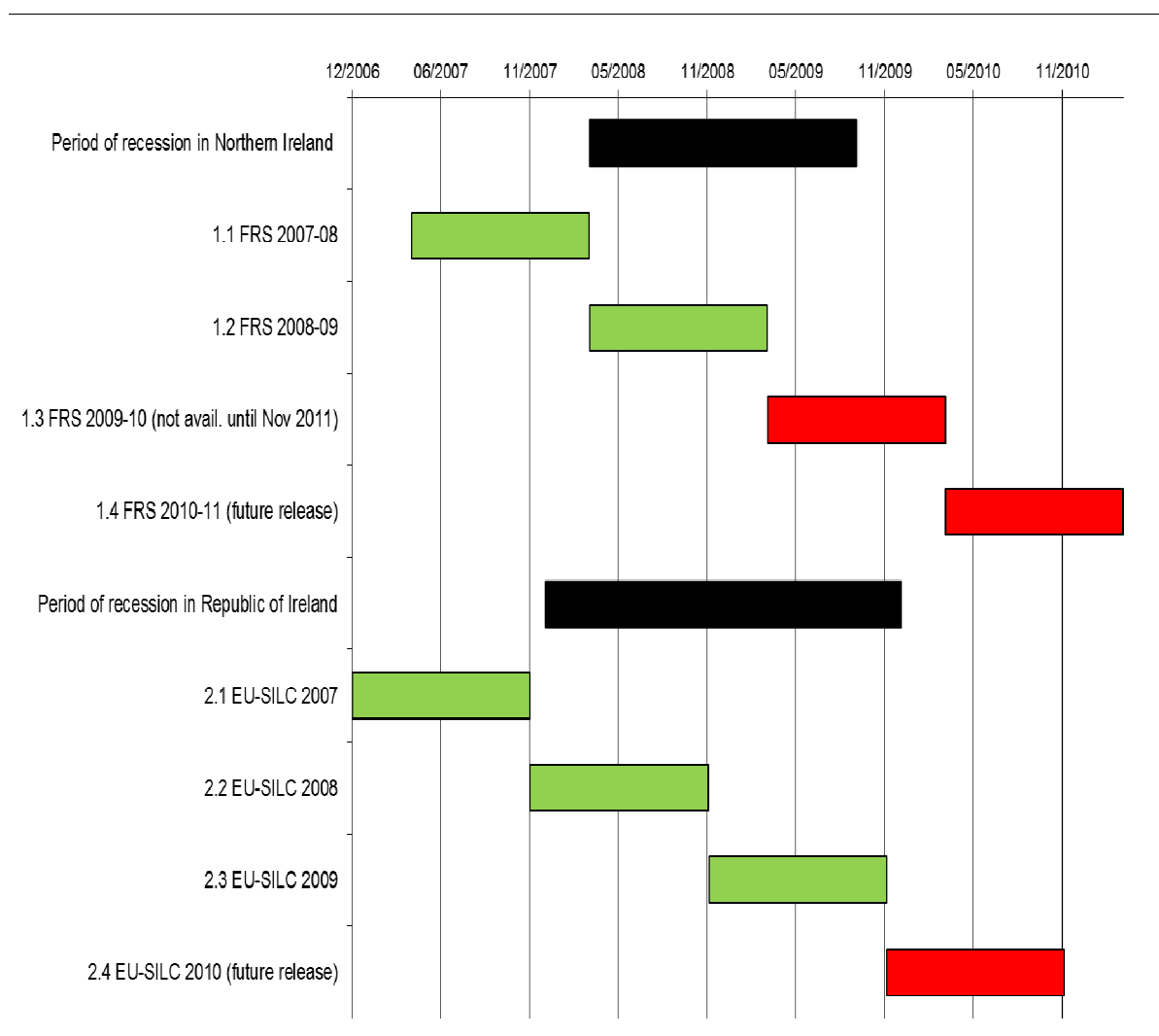
Second, in order to establish the impact of the recession on living standards of older people, the research requires data which covers both the period before the recession (Q1 Jan-Mar 2007 to Q4 Oct-Dec 2007) and during the recession (Q1 Jan-Mar 2008 to Q4 Oct-Dec 2009) in both NI and RoI.

The two FRS datasets cover the period just before the recession (Apr 2007-Mar 2008) and part of the recession (Apr 2008-Mar 2009). The three SILC datasets cover the period before the recession (Dec 2006-Nov 2007) and roughly the first (Dec 2007-Nov 2008) and second year (Dec 2008-Nov 2009) of the recession.

3.3 A time chart of available surveys for living standards data

Figure 3.1 (overleaf) presents a graphical summary of the key components of the data mining project. The top bar (black) shows the recession period in NI and RoI respectively. The FRS and SILC datasets falling within the period of recession are denoted by a green bar (data publicly available) and red bar (data not yet publicly available). As the figure shows, FRS data are available for the pre-recession period and part of the intra-recession period, whereas SILC data are available for most of the pre-recession and intra-recession period.

Figure 3.1: Link between periods of recession, survey periods and release of publicly-available survey data in NI and ROI.



4. Findings

4.1 Survey sample sizes

The data mining focused on two main surveys, the FRS in the North and the SILC in the South. Table 4.1 shows the sample sizes for both weighted and grossed up data. It shows that the number of people aged 65 plus in both jurisdictions has been increasing over the selected periods. There are now three quarters of a million people in this age group on the island of Ireland.

Table 4.1: Unweighted and weighted sample sizes in FRS 2007-08 and 2008-09, SILC 2007, 2008 and 2009.

	Northern Ireland		Republic of Ireland		
	FRS 2007-08	FRS 2008-09	SILC 2007	SILC 2008	SILC 2009
Unweighted					
Households	1,860	1,929	5,608	5,247	5,183
Benefit units/Families in households	2,204	2,285
Adults in households	3,203	3,330	10,489	9,750	9,462
Aged 65 plus in households	663	714	2,892	2,739	2,434
Weighted					
Households	680,878	690,496	1,540,600	1,594,600	1,644,440
Benefit units/Families in households	892,405	905,637
Adults in households	1,301,026	1,315,896	3,172,042	3,276,694	3,287,990
Aged 65 plus in households	225,614	229,615	472,611	483,678	497,363

Table 4.2 breaks down the data for the two surveys by household type. It shows that there are 84,000 single pensioner households and nearly 94,000 pensioner couples in the North. The figures for the South are 160,000 and 155,000 respectively. This suggests that there are now just under a quarter of million single pensioner households and another quarter of a million pensioner couple households on the Ireland of island making up nearly half a million pensioners of all pensioners (the remaining pensioners live in non-pensioner households).

Table 4.2: Household type

	Northern Ireland		Republic of Ireland		
	FRS 2007-08	FRS 2008-09	SILC 2007	SILC 2008	SILC 2009
Unweighted					
Single pensioner	281	316	1,027	907	823
Pensioner couple	268	282	881	871	721
Non-pensioner household	1,311	1,331	3,538	3,469	3,576
Total	1,860	1,929	5,446	5,247	5,120
Weighted					
Single pensioner	84,117	88,601	149,333	144,614	160,323
Pensioner couple	92,494	93,587	151,437	162,033	155,209
Non-pensioner household	504,267	508,308	1,170,117	1,287,953	1,310,419
Total	680,878	690,496	1,470,887	1,594,600	1,625,950

4.2 Existing deprivation measures

4.2.1 Irish Consistent Poverty

In 1987 the Irish Government introduced the consistent poverty measure which had been developed by the Economic and Social Research Institute (ESRI). Until 2006 the measure was defined in terms of the proportion of people whose income was below 60 per cent of the median income and who were deprived on one or more goods or services from a list of 8 items considered essential for a basic standard of living. Following the advice of ESRI, the measure was revised in 2007 to capture current living standards with a strong focus on social inclusion and participation in society. The revised measure is based on the lack of two or more items from the following list.⁷

1. Two pairs of strong shoes
2. A warm waterproof overcoat
3. Buy new not second-hand clothes
4. Eat meals with meat, chicken, fish (or vegetarian equivalent) every second day
5. Have a roast joint or its equivalent once a week
6. Had to go without heating during the last year through lack of money
7. Keep the home adequately warm
8. Buy presents for family or friends at least once a year
9. Replace any worn out furniture
10. Have family or friends for a drink or meal once a month
11. Have a morning, afternoon or evening out in the last fortnight, for entertainment.⁸

Mary Daly (2010) had drawn attention to the volatility and limitations of both the consistent poverty and the 'at risk of poverty' measures for assessing the standard of living of older people. She considered that the now very low level of poverty of older people on the consistent poverty measure was anomalous given the high level of dependency on state pensions. She also suggested that a number of methodological

⁷ Note that it is enforced deprivation that is relevant in this context. For example, a household may not have a roast once a week. The household is classified as deprived of this basic indicator only if the reason they didn't have it was because they could not afford (CSO, November 2009: 102).

⁸ <http://www.socialinclusion.ie/poverty.html>

issues, need to be taken into consideration. First, there is the possibility that through pride, dignity or different values, older people may be less likely to say that they can't afford an item and say instead that they don't want it. Second, there are large differences in consumption between the young and the old. Third, the consistent poverty measure does not assess the level of service provision on which older people are heavily reliant.

4.2.2 Guio Index

Guio (2009) explored the deprivation indicators in SILC 2005. She distinguished between three sets of indicators. First, she identified a set of five indicators of economic strain where the household could not afford:

- To face unexpected expenses;
- A one-week annual holiday away from home;
- To pay for arrears (mortgage or rent, utility bills or hire purchase instalments);
- A meal with meat, chicken or fish every second day;
- To keep the home adequately warm.

Second, a set of four indicators of durables was identified where the household could not afford (if it wanted to):

- To have a washing machine;
- To have a colour television;
- To have a telephone;
- To have a personal car.

Third, a set of five housing indicators was identified (the sixth was adopted in 2008) where the dwelling suffers from:

- Leaking roof/damp walls/floors/foundations or rot in the window frames;
- Accommodation that is too dark;
- No bath or shower;
- No indoor flushing toilet for sole use of the household;
- Lack of space (defined as an insufficient number of rooms for the number of persons);
- Spending more than 40 per cent of income net of housing costs on housing.

Having undertaken exploratory analysis, Guio concluded that the economic strain and durable indicators could be treated as a single deprivation index, but the housing indicators should be excluded because they co-varied less with the other domain variables. Her index has since become the standard one used in comparative analysis of EU SILC data. The EU social inclusion indicators include the proportion lacking three or more items and the new 2020 target includes those lacking four or more items (Bradshaw & Mayhew, 2010:177).

The data source for the Guio Index in Great Britain is the General Lifestyle Survey (GLF). However, a Northern Ireland sample is not included, so was ruled out for the purposes of the present data mining study.

4.2.3 FRS new material deprivation questions for older people

In the UK, in particular, there has been a continuing debate over the appropriateness of the existing deprivation items for the measurement of the living standards of older people. Daly (2010), as seen above, has raised similar concerns in Ireland. In 2007, DWP commissioned a new analysis of necessities but with a focus on those which

are relevant to those over 65 (McKay, 2008). The new set of questions were aimed specifically at collecting better information on pensioner poverty and included items which previous research showed are important indicators of pensioners' living standards and well-being. The new items were tested by NatCen in an Omnibus survey in 2008 (McKay, 2008). In May 2008, this new set of necessities was incorporated into the FRS and an analysis of the data presented in the Household Below Average Income (HBAI) Report, 2008/2009. These items, however, have yet to be converted into a working measure of deprivation (McKay, 2010:4).

A comparison of adult versus older people deprivation items found in the FRS is presented in Table 4.3 below. As can be seen, not only are the items and measures different, but so too is the wording of similar items/measures. In addition, a strict set of rules were devised on who should be asked the new set. Where there is one adult aged 65 or over in a Benefit Unit (BU) and where there are no dependent children, the adult is asked the questions. If there are two or more adults aged 65 or over and where there are no dependent children, one adult will be randomly selected by the CAPI program. If there are two adults in the BU one aged 64 or younger and the other aged 65 or over – the new questions will be asked of the adult aged 65 or over only.

At the same time, the existing deprivation questions, which asked of adults and children, will continue to be asked once per BU where the adults are aged under 65 and/or where there are children in the Benefit Unit. These questions are crucial to DWP in their ability to measure poverty and deprivation and in particular monitoring targets set by the government for reducing child poverty (ONS, May 2010:10).⁹

Table 4.3: Comparison of Adult versus Older People material deprivation in the FRS

FRS 2008-09 Adult items/activities	FRS 2008-09 Older People items/activities
[1] A holiday away from home for at least one week a year, whilst not staying with relatives at their home?	[4] Do you take a holiday away from home for a week or more at least once a year?
[2] Friends or family around for a drink or meal at least once a month?	
[3] Two pairs of all weather shoes	
[4] Enough money to keep your home in a decent state of decoration	
[5] Household contents insurance	
[6] Make regular savings of £10 a month or more for rainy days or retirement	
[7] Replace any worn out furniture	
[8] Replace or repair major electrical goods such as a refrigerator or a washing machine, when broken	[5] Would you be able to replace your cooker if it broke down?
[9] A small amount of money to spend each week on yourself (not on your family)	
[10] A hobby or leisure activity	

⁹ <http://www.ons.gov.uk/ons/rel/frs/family-resources-survey---technical-report/2008-09/technical-report---appendices-1-3.pdf>

FRS 2008-09 Adult items/activities	FRS 2008-09 Older People items/activities
[11] In winter, are you able to keep this accommodation warm enough (yes/no)	[9] Is your home kept adequately warm?
[12] Up-to-date bills 1: electricity bill; 2: gas bill; 3: other fuel bills like coal or oil; 4: rates; 5: insurance policies; 6: telephone bill (including mobile); 7: television / video rental or HP; 8: other HP payments 9: water rates; 10: Not behind with any of these	
	[1] Do you eat at least one filling meal a day?
	[2] Do you go out socially, either alone or with other people, at least once a month?
	[3] Do you see your friends or family at least once a month?
	[6] Is your home kept in a good state of repair?
	[7] Are your heating, electrics, plumbing and drains kept in good working order?
	[8] Do you have a damp-free home?
	[10] Without cutting back on essentials, are you able to pay regular bills like electricity, gas or Council tax?
	Do you have a telephone to use, whenever you need it?
	Do you have access to a car or taxi, whenever you need it?
	Do you have your hair done or cut regularly?
	Do you have a warm waterproof coat?
	Would you be able to pay an unexpected expense of £200?

Note: [Question numbering] based on ordering of survey questions as they appear in the FRS.

The overall impact of these substantive and methodological changes in FRS is that there is now one set of deprivation questions for adults under 65 and another set for older people. While the latter set is better for measuring deprivation among older people, the introduction of the new set, makes it impossible to compare pensioner data for 2008-09 with previous survey years. Needless to say, this affected our ability to make any declarative statements about the impact of the recession on older people North and South of the border.

4.3 Crosslink of available data

The development of a living standards Index for older people required a detailed review of the variables in each data set together with a careful analysis of each question. A summary of the steps is presented in the methodology section above. Ideally, we wished to find variables which would cover the three domains which go to make up our living standards index. Table 4.4 (in the appendix) shows the availability of items in two standard measures – the Irish Consistent Poverty Measure and the Guio index used in the European Union - in both the FRS and SILC. As can be seen it is highly complex table noting whether the information is available at person, household or benefit level and whether the question was asked of all adults or only adults aged 65 plus. Table 4.5 (appendix) provides a summary of living standards items found in each of FRS and SILC by their level of measurement (e.g. person, benefit unit, household).

4.3.1 Data mining challenges, responses and caveats

There were a range of data merging and harmonising challenges encountered in this data mining study. They typically fell into three major types: dataset merging, variable harmonisation and variable type, and level of measurement and aggregation.

The first issue, merging of the various datasets, was addressed by computing a unique household code and assigning it to each person, benefit unit, household, etc. in the various datasets using SPSS v18¹⁰. By doing this, we created a single flat file which included two years of data for FRS and three years of data for SILC respectively. No other major problems were encountered in terms of merging the various datasets into two primary data files for analysis.

The second issue, variable harmonisation, was a bit more involved, as the various publicly available datasets were not consistent with respect to variable labels, values and value labels. The codebooks for each dataset were reviewed to identify potential wording changes and/or coding changes to the variables. Aside from the major issue encountered with the introduction of the new set of material deprivation items for older people, the codebooks and variable dictionaries for the various datasets seem to suggest little variation between years. However, there were minor differences in terms of item codings between datasets in the same surveys, which were only discovered through running frequencies tables for each dataset separately and comparing these manually. Where coding inconsistencies were apparent, recoding took place. One example was for utility arrears and hire purchase/loan repayment arrears in SILC 2008, where 'no' had been incorrectly coded as 'not applicable'. Another example is 'damp walls' in SILC 2007 and 2008 where missing values were retained, but the same was not true in SILC 2009. Closer inspection of the variables needed for construction of the living standards index also showed that some variable types were not consistent between survey years, i.e. in one year they would be listed as a string variable and in the other a numeric or categorical variable. Automatic recodes were employed and then values were harmonised (recoded, if necessary) across datasets to ensure comparable data for analysis. Additionally, some aggregated variables were not available in all datasets. One such example

¹⁰ <http://www-01.ibm.com/software/analytics/spss/products/statistics/>

was found in SILC 2007 in terms of the household's inability to afford to buy presents for family or friends at least once a year. In this instance, an aggregated variable (household level) using person level responses was computed and assigned to each unique household number.

The third and by far the most challenging aspect of the data mining study was taking steps to addressing the fact that the various living standards measures/variables available for the living standards index were not uniform in terms of their level of measurement, i.e. person, benefit unit, household. Some questions were asked only on the household reference person, e.g. washing machine in household, damp walls, whereas for other items such as not being able to afford a social life or having personal savings (SILC) were asked of all adults in the household. Without going into too much detail (as all the requisite information is available in Table 4.4), where only person level information was available, counts of 'can't afford' or 'no money for this' were summed up for all individuals in the household/benefit unit and recoded into 'no' or 'yes' for the household. To ensure that the aggregation from person->household or benefit unit->household level was valid, test variables were chosen from each of FRS and SILC where aggregated variables had been made available in the publicly available datasets and we replicated the aggregated variables using SPSS syntax. No major issues with regards to aggregating to the household level were encountered in this data mining study.

Finally, it is important to note that the process of aggregating person-level and benefit unit-level data to the household level fundamentally alters (usually by inflating) the prevalence and incidence of the living standards items (deprivation and poverty measures) when compared with published reports from either FRS and SILC. To ensure that the aggregated person (FRS and SILC) and/or benefit unit (FRS) measures were valid, initial frequencies using the appropriate dataset weights were produced for each dataset and cross-checked with published reports. No major inconsistencies/differences were found between our own frequencies analyses and published reports.

4.3.2 A final set of items for AILSI-OP

Following extensive merging, screening, harmonising (i.e. recoding and aggregating) and applying the strict criteria laid down for inclusion, only six living standards variables were comparable in the FRS and the SILC (see summary provided in Table 4.6 below). This is a highly relevant but somewhat disappointing finding. In our previous research analysing the period from 2007 to 2008 (Hillyard et al, 2010), it was found that notwithstanding the huge amount of information which is collected by the two governments through social surveys in the North and in the South, very little of the information was directly comparable. In this more focused data mining study on just two surveys for the period 2007 to 2009, the comparability has worsened ironically because DWP decided to add a separate module on deprivation for older people, which reduces the comparison for pensioner households in the FRS between 2007-08 and 2008-09.

Table 4.6: Summary of poverty and deprivation data for a Living Standards Index available in FRS and SILC datasets, by existing deprivation indices.

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Comparable LSI items in FRS & SILC surveys
1. Strong shoes		
2. Waterproof coat		
3. New clothes		
4. Eat meals with meat, chicken, fish (or vegetarian)	4. Unable to afford a meal with meat, chicken, fish	
5. Roast joint (or its equivalent) once a week		
6. Without heating during the last year through lack of money		
7. Keep home adequately warm	5. Unable to afford to keep the home adequately warm	<input checked="" type="checkbox"/>
8. Presents for family or friends at least once a year		
9. Replace any worn out furniture		
10. Family or friends for a drink or a meal once a month		
11. Morning, afternoon or evening out in the last fortnight, for your entertainment (something that costs money)		
	2. Unable to afford one week annual holiday away from home	<input checked="" type="checkbox"/>
	1. Unable to afford to face unexpected expenses	
	3. Unable to afford to pay arrears: - -Utilities -Hire purchase/rentals	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
	7. Unable to afford a colour TV	<input checked="" type="checkbox"/>
	8. Unable to afford a telephone (fixed line not mobile)	
	9. Does your household have a car or van for private use	
	6. Washing machine	
	Housing (additional)	
	1. Leaking roof/damp walls/floors/foundations or rot in the window frames	
	2. Accommodation that is too dark	
	3. No bath or shower	
	4. No indoor flushing toilet for sole use of the household	
	5. Lack of space (defined as an insufficient number of rooms for the number of persons)	<input checked="" type="checkbox"/>
	6. Spending more than 40 per cent of income net of housing costs on housing (adopted in 2008)	

4.4 A comparison of the impact of the recession on older people, North and South

Although, we were able to find only six comparable variables, nevertheless there are a number of interesting trends and patterns that can be seen in Table 4.7 (appendix) and Figure 4.1 (overleaf) which shows the prevalence rates for the comparable living standards items between the FRS and EU-SILC.

There are two major findings. First, the living standards of older people were better than non-pensioners in the North and the South, both before and during the recession on most of the items and for most of the years. Second, the recession is having a very real impact on all households both North and South. Here we will focus only on the impact of the recession on pensioners.

Both single pensioners and pensioner couples are finding it more difficult to afford to keep their homes warm. There has been an increase in the proportion of single pensioners in the North unable to keep their house warm from 4.0 per cent to 5.5 per cent. In the South the proportion has nearly doubled from 2.4 per cent in 2007 to 4.7 per cent in 2009. In the North, the proportion of pensioner couples struggling with heating their home has more than trebled from 2.2 per cent to 6.9 per cent, while in the South the increase has been more modest.

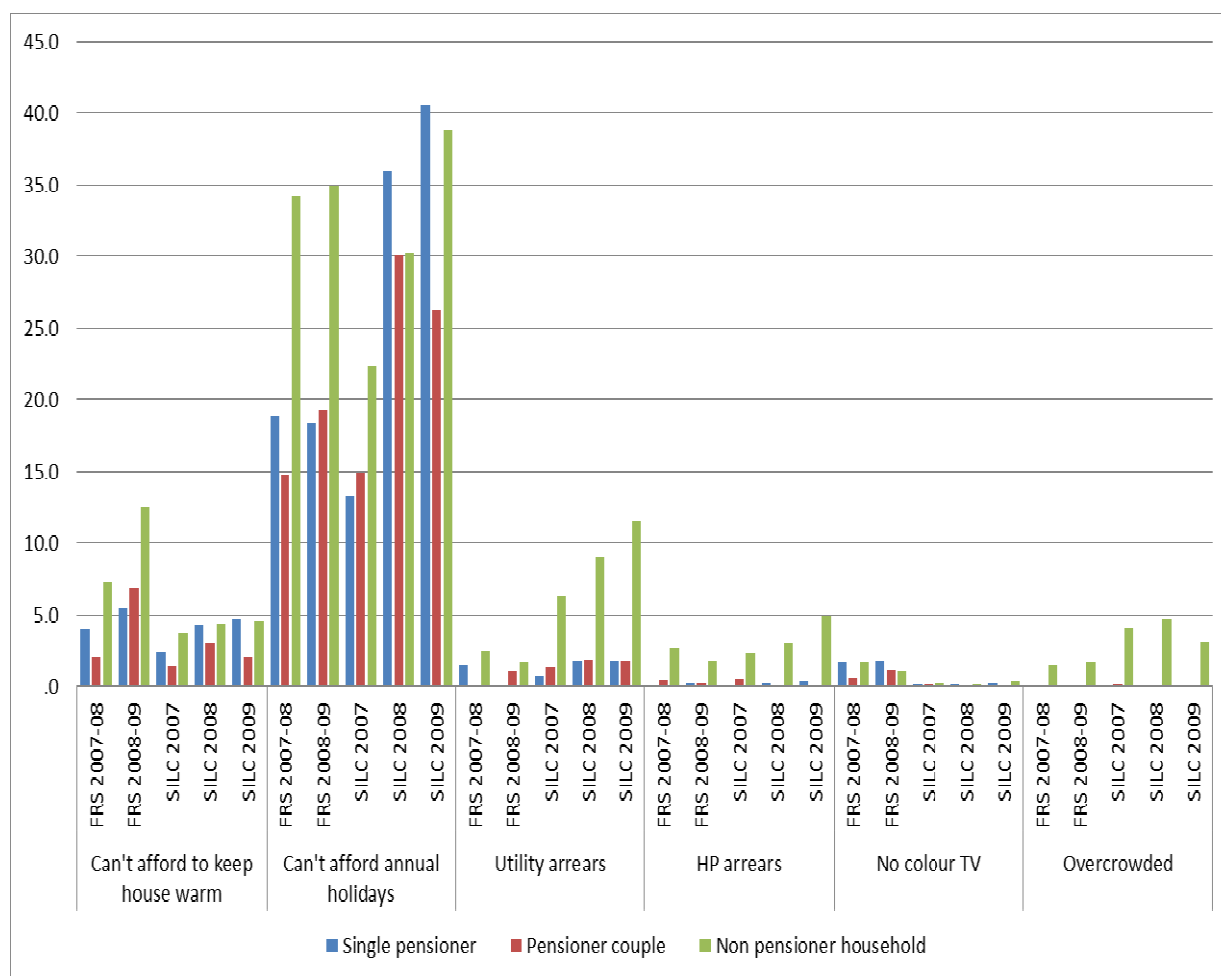
The ability to afford an annual holiday sheds further light on the impact of the recession on older people. Whereas the proportion of single pensioners in the North who can't afford an annual holiday has gone down slightly, there has been a large increase in the South for this group from 13.3 per cent in 2007 to 40.5 per cent in 2009. The proportion of pensioner couples in both the North and the South who were unable to afford an annual holiday increased from 14.8 per cent to 19.3 per cent in the North and 14.9 per cent to 26.3 per cent in the South. These large changes suggest that the annual holiday is one of the first things on which to cut back.

The inability to pay bills is another good indicator of how the recession is affecting different households. In the North, there has been a slight decline in the number of single pensioners but a slight rise in the number of pensioner couples who can't afford to pay their utility bills. The trends are the opposite for their inability to cover hire purchase agreements, suggesting that single and pensioner couples in the North may make different decisions on what to delay paying. In the South, there has been a doubling from a very low base in the proportion of single pensioners unable to pay their utility bills. There has also been a slight increase in the proportion of pensioner couples unable to pay these bills. Similarly, there has been an increase in the number of single pensioners not able to pay their hire purchase agreements; however, there has been a slight decline in the proportion of pensioner couples unable to pay these agreements.

The final two items – TV and housing space – added little to the analysis. The possession of a colour TV is almost universal and there was little or no movement in the very small proportion of people who did not possess this item. In relation to housing space, there is no overcrowding among pensioners either in the North or in the South. Non-pensioner households experienced some overcrowding but showed no large changes over the period.

Figure 4.1: Prevalence of comparable FRS and SILC items, by household type and survey.

[Weighted data]



4.5 A living standards index for older people in Ireland

Using the four items on 'affordability' (warm house, annual holidays, utility arrears, HP/loan arrears) we operationalised a four-item LSI summative index (LSI4) by counting up the 'yes' responses to these items. In addition, we created a six-item LSI summative index by adding 'having a colour TV' in the household and overcrowding (defined as more than one person per room in household).

4.5.1 Scale reliability of the LSI summative scales

Reliability of the LSI4 and LSI6 summative scales can be found in Table 4.8 below. As the table shows, the internal consistency of the scales ranges from 'unacceptable' (<.5) in the FRS to 'poor' in SILC (>.5 and <.6) (Cronbach et al., 2004). Here again, we find that the small number of comparable items has impacted negatively on the construction of a North-South living standards index. There is also some indication that two of the items, ability to afford to keep house warm and utility arrears are highly inter-correlated, which affects further the internal consistency of the scale. Moreover, as the frequencies analysis above has shown, overcrowding appears to be virtually non-existent in pensioner households, which leads us to question its inclusion in the LSI.

Table 4.8: Scale reliability of the LSI4 and LSI6 item living standards summative indices in FRS and SILC.

[Weighted data]

	Northern Ireland		Republic of Ireland		
	FRS 2007-08	FRS 2008-09	SILC 2007	SILC 2008	SILC 2009
	Cronbach's Alpha	Cronbach's Alpha	Cronbach's Alpha	Cronbach's Alpha	Cronbach's Alpha
LSI4	.375	.374	.545	.528	.528
LSI6	.321	.330	.531	.497	.489

4.5.2 Mean scores of the LSI summative scales

Mean scores of the LSI summative scales can be found in Table 4.9 below. In short, a higher mean score equates to higher enforced deprivation, i.e. can't afford item/activity and/or indebtedness. As the table shows, non-pensioner households had the highest mean rating on both LSI4 and LSI6 scales in both North and South and both increased between pre-recession and intra-recession periods. Single pensioners in the North, on the other hand, had the second highest mean ratings, but this did not change between pre- and intra-recession periods. However, when we look at their counterparts in the South, we see very large increases in both LSI4 and LSI6 scales between pre-recession and the two intra-recession periods (2008 and 2009). Finally, pensioner couples showed the lowest mean ratings in the living standards scales in both North and South and these scale scores increased between pre-recession and intra-recession periods in both jurisdictions (unlike their single pensioner counterparts in the North). Taken together, these results (noting the caveats and statistical limitations noted above) appear to indicate that the living standards of different household types have been differentially impacted upon when analysed in terms of the period of recession. However, it should also be pointed out that these results might look quite different (and pensioner household relatively better/worse off) if non-pensioner households were split into different household types, e.g. lone parents versus couples without children households.

Table 4.9: Mean scores for LSI4 and LSI6 item living standards scales in FRS and SILC, by household type.

[Weighted data]

	Northern Ireland				Republic of Ireland					
	LSI4		LSI6		LSI4			LSI6		
	FRS 2007-08	FRS 2008-09	FRS 2007-08	FRS 2008-09	SILC 2007	SILC 2008	SILC 2009	SILC 2007	SILC 2008	SILC 2009
Single pensioner	.24	.24	.26	.26	.17	.42	.48	.17	.43	.48
Pensioner couple	.17	.28	.18	.29	.18	.35	.30	.19	.35	.30
Non-pensioner household	.47	.51	.50	.53	.35	.47	.60	.39	.52	.63
Total	.40	.44	.43	.47	.31	.45	.56	.35	.49	.59

4.5.3 Equivalised household income

An important factor which can radically affect poverty measurement is the decision to equivalise household income. This is a technique to adjust for different household sizes so that the incomes can be compared. There are a number of different methods which have different weights for different members of the households (McClements, OECD, National Equivalence scales). Different equivalisation scales will produce very different results. A final crucial factor is how income is measured. In particular, is it measured before or after housing costs.

In this data mining study, we employed the modified OECD scale in this study, which attributes a weight of 1 to the first adult, 0.5 to each subsequent adult and 0.3 to each child aged less than 14. The weights for each household are then summed to calculate the *equivalised household size*. Gross total household income (before housing costs) was divided by the *equivalised household size* to calculate the equivalised income for each individual, which essentially is an approximate measure of how much of the income can be attributed to each member of the household.

Table 4.10 below provides the mean and median equivalised incomes for household types in FRS and SILC surveys. As the table shows, single pensioner households in both jurisdictions have the lowest mean and median equivalised household income and pensioner couples are just below non-pensioner households in terms of equivalised household income. Moreover, all household types have experienced rises in their equivalised income (although there has probably been a decline in real cash terms in some cases), except non-pensioner households in the South who have seen a large decline.

Table 4.10: OECD equivalised gross weekly household income, by household type and survey year.

		Northern Ireland (£/week)		Republic of Ireland (€/week)		
		FRS 2007-08	FRS 2008-09	SILC 2007	SILC 2008	SILC 2009
Single pensioner	Mean	215.64	228.46	324.99	361.63	362.17
	SD	109.12	134.77	228.04	228.35	258.12
	Median	201.00	204.00	247.05	274.18	277.81
	Valid N	83,822	88,261	153,205	144,614	160,323
Pensioner couple	Mean	307.97	315.53	445.30	504.47	522.79
	SD	252.69	251.20	296.28	523.10	510.17
	Median	236.67	258.00	332.99	353.71	383.62
	Valid N	92,494	93,126	156,734	162,033	153,236
Non-pensioner household	Mean	372.16	379.90	682.56	689.54	646.09
	SD	291.40	270.35	615.60	570.63	499.23
	Median	319.00	325.00	546.14	562.61	519.28
	Valid N	501,382	505,982	1,206,118	1,287,953	1,303,739
Total	Mean	344.04	351.74	621.90	641.00	606.26
	SD	275.34	259.61	575.22	553.54	489.92
	Median	285.83	294.50	471.38	490.58	469.65
	Valid N	677,698	687,369	1,516,057	1,594,600	1,617,298

It should be noted, however, that although equivalised household income is important in estimating the prevalence and incidence of income poverty there is no consensus on which equivalence scale is most appropriate or how it should be computed (CSO, 2008).

[T]he lower scale given to subsequent adults and children in the modified OECD scale means that smaller households fare better in national calculations than in EU-level analysis. This in turn has a big impact on the elderly, particularly elderly women, as they tend to live either alone or in two-person households. As a consequence, there is a large difference between the poverty rates for the elderly depending on the calculation methodology used in any given year. However, according to research, sensitivity analyses suggest that while the level and, in particular, the composition of income poverty are affected by the use of different equivalence scales, trends over time and rankings across countries are much less affected. (CSO, December 2008:49).

The correlation between LSI4, LSI6 and equivalised household income can be found in Table 4.11 below. Results show that the summative indices are similarly and negatively associated with equivalised household income in both jurisdictions. There is also a very high and positive association between both summative scales; something of course which we would expect to see as both share common items.

Table 4.11: Correlation between LSI summative scales and modified OECD equivalised household income in FRS and SILC.

[Weighted data]

	Northern Ireland (FRS 2007-08 & 2008-09 combined)		Republic of Ireland (SILC 2007, 2008 & 2009 combined)	
	Equivalised household income (modified OECD)	LSI4	Equivalised household income (modified OECD)	LSI4
LSI4	-.250**		-.273**	
LSI6	-.247**	.973**	-.273**	.974**
Sample N	1,365,067	1,371,374	4,779,640	4,779,640

Note: ** Denotes significance at at $p < .001$ level.

4.5.4 Relative income poverty

One of the most common measures of poverty is the 'at risk of poverty rate.' This is defined as the proportion of households failing below, typically, 60 per cent of the median (and sometimes, mean) income for the country as a whole. It is an arbitrary measure in so far as it is possible to select a 40 per cent, 50 per cent or 70 per cent cut off. It is also a relative measure because it involves comparing one group of households against all other households. If these households incomes change, then the 'at risk of poverty rate' will also change without any necessary change in the circumstances of those defined in poverty. On occasions this measure can therefore produce counter-intuitive results. For example, during a recession, common sense suggests that the poverty rate will increase as people lose their livelihoods. But the poverty rate could decrease if the total income of all households falls more than the incomes of those households at risk of poverty.

Table 4.12 (appendix) shows the number of households falling below 60 per cent of income when adjusted by the modified OECD equivalisation scale (before housing costs). The results show that the 'at risk of poverty rate' for single pensioners has declined from 39.5 per cent to 36.9 per cent in the North and in the South from 65 per cent in 2007 to 53 per cent in 2009. It has similarly declined for pensioner couples in the South from 26.1 per cent to 12.5 per cent – three counter intuitive trends. Only pensioner couples in the North have experienced a slight increase in their poverty rate. It must be emphasised again that the figures will not be the same as those published in either of the official analysis of the FRS or SILC. The FRS/HBAI reports publish benefit unit information, i.e. there can be multiple benefit units (families in one household). For this analysis, we have used household composition to establish single pensioner, pensioner couple and non-pensioner households; whereas SILC published analysis is based on the national definition of income and national equivalence scale and relates to persons not households as in this analysis (CSO, 2010).

Table 4.13: Below 60 percent median income threshold by LSI mean scores.

[Weighted data]

		Northern Ireland				Republic of Ireland					
		FRS 2007-08		FRS 2008-09		SILC 2007		SILC 2008		SILC 2009	
		LSI4	LSI6	LSI4	LSI6	LSI4	LSI6	LSI4	LSI6	LSI4	LSI6
Single pensioner	No	.21	.21	.24	.26	.10	.10	.21	.21	.29	.29
	Yes	.30	.33	.24	.26	.20	.20	.55	.55	.64	.64
	Total	.24	.26	.24	.26	.17	.17	.42	.43	.48	.48
Pensioner couple	No	.14	.14	.24	.25	.13	.13	.32	.32	.30	.30
	Yes	.27	.28	.38	.40	.32	.33	.49	.49	.33	.33
	Total	.17	.18	.28	.29	.18	.19	.35	.35	.30	.30
Non-pensioner household	No	.35	.39	.43	.45	.23	.27	.34	.38	.46	.49
	Yes	1.01	1.04	.89	.95	.81	.89	.97	1.05	1.17	1.25
	Total	.46	.50	.51	.54	.35	.39	.47	.52	.60	.63
Total	No	.31	.34	.38	.40	.22	.25	.33	.37	.44	.46
	Yes	.72	.75	.66	.70	.60	.65	.83	.88	1.00	1.05
	Total	.40	.42	.44	.47	.31	.35	.45	.49	.56	.59

Table 4.13 above shows the mean LSI (four- and six-item) summative scores by whether households are below or above the 60 percent median income cut off. Results indicate that households below the income threshold had consistently higher living standards index scale scores (regardless of whether the four- or six-item scale was used), but also that the mean scores for different household types below the poverty threshold varied between jurisdictions and period of the recession. For example, we find that for single pensioners in the North the mean scale scores decreased for those below the income threshold, whereas in the South the scale scores for single pensioners below the threshold increased steadily between pre-recession (2007) and early (2008) the latter part of the recession (2009). Pensioner couples, on the other hand, showed consistent increases in scale scores between

pre-recession and the early intra-recession period in both jurisdictions. Interestingly, the scale scores of pensioner couple households in the South falling below income threshold decreased between early and latter intra-recession periods, almost equalling the scale scores of those above the relative income threshold.

4.5.5 Standard of Living Index and Income trends

The trends relating to changes in the living standards index and income over the selected periods appear at first sight to be contradictory. As can be seen in Table 4.9 the indexes show that there has been a general decline in both the North and the South in the living standards of most pensioners as assessed by the indices. In some cases, it has been severe. Yet, the equivalised income of single pensioners in the North saw their median income increase by 1.5 per cent and pensioner couples by 9 per cent. In the South single pensioners and pensioner couples' incomes increased by 12 and 15 per cent respectively. These patterns are confirmed in the negative correlations shown in Table 4.11. These findings would appear to be counter-intuitive as it is generally assumed that as income increases so living standards rise. But income is an indirect measure and might be described as a proxy of living standards whereas subjective deprivation items in a living standard index provide a direct, albeit subjective, measure of living standards (Ringen, 1988). This direct approach is increasingly being used internationally to provide a more comprehensive picture of living standards.

There is, however, another possible explanation of the different trends; namely that the subjective measures are not in fact measuring a person's *current* living standards but expectations of *future* living standards. In other words, people are making judgments about not their current situation but about the possible impact of the recession on their standard of living in the future. This, however, does not invalidate the indices as long as it is understood that they may be measuring the future rather than the current situation. In such circumstances one would expect that the trends relating to income would lag between the trends in expected living standards. From a policy perspective, if the indices are measuring future standards of living, they give policy makers longer to devise policies to counter the trends.

If it had been possible to include comparable objective factors in the indices, these interpretative problems would not have arisen.

5. Summary of what the project has added to existing knowledge

This data mining project has added to existing knowledge in a number of significant ways. To begin with, it has highlighted once again the enormous difficulties of carrying out comparative work on the living standards of older people in the same geographical - but different legislative - space, the island of Ireland. The two jurisdictions use different approaches, different conceptualisations, different measures and different time scales to assess living standards of older people. Living standards in Northern Ireland are assessed along with all the other regions in the United Kingdom. There is no stand alone living standards survey for Northern Ireland. Therefore, the conceptualisation and measurements do not reflect the specific requirements of Northern Ireland but rather the United Kingdom as a whole. Northern Ireland, however, differs significantly from the rest of UK.

The data mining study also illustrates the important point that methodological developments may often conflict with comparative requirements. In 2008, as we have noted, a specific set of material deprivation items for older people were introduced into the FRS. Not only were the items more relevant for older people, but the questionnaire allowed for a more detailed exploration of why they did not have the item other than the standard question asking whether they could afford it or not. This permits a distinction to be made between command over resources and choice - a central requirement in the development of a living standard index. However, this new set of questions was not asked of everyone and the existing set of items was not asked of older people. Thus it was not possible to compare FRS 2007-08 and FRS 2008-09 - key time points in the recession - and more importantly to compare many items North and South, or in fact to compare changes in the living standards of younger and older households across Ireland.

In relation to the development of a living standards index, the research has highlighted the importance of making clear the different reasons for people not having an item, participating in a social activity, etc. There are always a range of reasons, other than can't afford, for people not possessing a necessity item. Our definition of living standards is based on having things, doing things and the quality of the house and neighbourhood. The reason for not having something is therefore critical particularly for older people. The new set of items introduced into the FRS in 2008 greatly improves the analysis of the lack of something and in time will provide good time series data for older people. However, it seriously impacts upon the construction of a valid and comparable living standards index for older people in the North and South.

Another important findings confirms our previous research that in terms of both 'the at risk poverty' measure and the prevalence rates on the selected items there are considerable variations between the North and the South. It is difficult to be precise as to how far these differences may be due to measurement and other methodological issues or to real differences in living standards.

6. Discussion of the findings and how they are relevant to policy and practice in the context of improving the lives of older people

At the outset we provided a comprehensive definition of living standards, which can be broken down in simple terms as: what you can afford to have, what you can afford to do and where you can afford to live. To be able to measure validly living standards on a comparative basis on the island of Ireland we require a range of comparative objective and subjective variables which comprehensively measure each of these domains. Unfortunately, only a handful of indices were available to produce a comparable living standards index for older people North and South. In 2012 the FRS will become the vehicle for administering the EU-SILC deprivation items which will increase the comparability between the North and the South. However, it will still leave big gaps in what can be compared.

The research raises a number of key policy issues. The central policy issue arising from the research is that a year on from our previous CARDI work, comparing the living standards of older people North and South is now even more difficult principally because of changes in the methodology of the FRS. As we argued before, it is very difficult to compare the circumstances of two households which may be only a few yards apart but on either side of the border. Income, deprivation items and housing quality are all measured in very different ways in the North and the South. Two populations on the same island cannot therefore be easily compared. Moreover, impact of the different economic trajectories and very different social policies for older people of the two countries cannot be readily assessed.

The research confirmed a strong need to standardise and harmonise sampling, surveying, definitions and data collection on inequalities experienced by older people at the individual, family (benefit unit) and household level, North and South. This can happen only if there are regular meetings between Northern Ireland Statistics and Research Agency (NISRA) and the ROI Central Statistics Office (CSO). In addition a cross border standing working group should be established to drive cooperation so that more comparative analysis is possible in the future.

A second key policy issue arising from the research is that it is central to any policy formation to be explicit about what is being measured? how it is being measured? and when it is being measured?. Is the target group for a specific anti-poverty measure, the individual, the benefit unit, the household or the community? This data-mining exercise has shown how different groups may vary in their levels of material and social deprivation. For example, if benefit units are used in the data analysis, as in the HBAI Reports, there are 114,000 single pensioners in the North in 2008-2009, whereas if households are used, there are 88,000. Thus a policy aimed at the benefit level will have a different impact than one at the household level. The policy debate can therefore be easily manipulated by choice of the measurement level. The problem is further compounded by technical decisions and debates about such matters as the equivalisation of household income. There is always a danger that older people could simply be defined out of poverty.

Thirdly, the small amount of comparative data prevents us making comparisons between our model of living standards and other models such as the consistent

poverty measurement or the notion of economic vulnerability developed by Whelan and Maître (2010, 2011). Different models will have very different policy implications and are very much data dependent. For example, the research on economic vulnerability suggests that policy should be targeted at those not at risk of poverty but who are likely to experience it soon in the future. In times of limited resources, this could require moving resources from say, older people to these newly identified groups.

Fourthly, it is crucial that robust (and sufficient) data are available to measure living standards and to monitor progress in the reduction of poverty. These tasks are so important that they should not be constrained by the lack of resources. In UK the main set of SILC deprivation items are asked in the General Lifestyle Survey (GLF), but the GLF does not extend to Northern Ireland. However, it has been the practice to carry out a bespoke survey of approximately 300 households and this data are then added to the GLF for the UK analysis. As the sample size is so small, this has meant that no separate analysis of the detailed SILC items has been possible in Northern Ireland. As from 2010, the basket of SILC items will be asked in the FRS throughout the UK. This will provide a much richer database and will provide for much more extensive comparisons to be made between the North and the South. In the past the FRS has had a booster sample, but it is understood that this year the booster sample was stopped as a result of the lack of resources. But as the FRS will now become the vehicle for the SILC it is imperative that the sample size in the North is increased to provide robust data.

Although crime does lead to a considerable amount of harm in society, poverty and inequality is even more harmful (Wilkinson and Pickett, 2010). Yet, in Northern Ireland there are now two sources for monitoring crime: police recorded crime statistics and the Northern Ireland Crime Survey. The latter samples 6,420 addresses while the FRS samples only 3,600 addresses. More importantly, it includes fewer than 800 older people. This large imbalance in the monitoring of crime and living standards needs to be corrected and, now that Criminal Justice is a devolved issue, this can easily take place.

In our previous research we examined in some depth inequalities in older age. While many of these are structured in terms of class, gender and ethnicity, there were other cross-cutting inequalities between those with occupational pensions and those without, between employees and the self-employed, and between those with public sector pensions and those on state pensions only. At the same time, there are considerable inequalities in state subsidies and fiscal policies in the support of pensions, typically with the best-off receiving more help than the worst-off. A comprehensive and robust living standard index would allow comparisons to be made between all these different categories of individuals and it would permit the extent of the inequalities to be measured, North and South. Over the coming years with both jurisdictions having to make deep cuts in public expenditure, the policy challenges are going to be considerable, in particular how to treat different groups in the population fairly. This requires robust and regular data. If they were comparable across the border then it would be possible to learn from the effects of different economies and different social policies in providing welfare to their respective populations. Until the data are standardised, a very real policy sharing opportunity, which would be to the benefit of all the people on the island of Ireland, is being missed.

7. Learning from the process of the research

The main lesson from this project is that comparative data-mining can be both fruitful and frustrating. Both jurisdictions now have good quality social surveys providing a mass of data which can reveal much useful information about older people in the separate jurisdictions. Although the data is now easily accessible and can be analysed with relative ease, considerable care must be taken, as in any secondary analysis, to understand the nature and structure of the data. Crucial decisions need to be taken on the level of analysis – persons, benefit units or households – the type of variables used and the weightings. The frustrating lesson is that often initial hopes and expectations are thwarted because it is not possible to compare data because of differences in conceptualisation, measurement and execution.

8. References

Adams, A., Barton, A., Bray, S., Johnson, G. & Matejic, P. (editorial team) (2010). *Households Below Average Income: An analysis of the income distribution 1994/95 – 2008/09*, London, DWP. Available at:

http://research.dwp.gov.uk/asd/hbai/hbai_2009/pdf_files/full_hbai10.pdf

Abel-Smith, B. & Townsend, P. (1965) *The Poor and the Poorest: a new analysis of the Ministry of Labour's Family Expenditure Surveys of 1953–4 and 1960*. Occasional Papers on Social Administration No.17, London, Bell.

Beveridge, W. (1942) *Social Insurance and Allied Services*, CMD6404, London, HMSO. Available at: http://news.bbc.co.uk/2/shared/bsp/hi/pdfs/19_07_05_beveridge.pdf

Bradshaw, J. & Mayhew, E. (2010) 'Understanding extreme poverty in the European Union', *European Journal of Homelessness*, 4, 171-186. Available at:

<http://eohw.horus.be/files/freshstart/European%20Journal%20of%20Homelessness/Volume%20Four/policy-review-5.pdf>

Callan, T., Nolan, B., Walsh, J.R., Whelan, C.T., and Maître, B. (2008) *Tackling Low Income and Deprivation: Developing Effective Policies*. Dublin, ESRI. Available at:

<http://www.esri.ie/UserFiles/publications/20080617141815/RS001.pdf>

Central Statistics Office (December 2008) *Survey on Income and Living Conditions (SILC) 2007*, Dublin, Stationery Office. Available at:

http://www.cso.ie/releasespublications/documents/silc/2007/silc_2007.pdf

Cronbach, L.J. & Shavelson, R.J. (2004) 'My Current Thoughts on Coefficient Alpha and Successor Procedures', *Educational and Psychological Measurement* 64, 3: 391-418. doi:10.1177/0013164404266386.

Central Statistics Office (November 2009) *Survey on Income and Living Conditions (SILC) 2008*, Dublin, Stationery Office. Available at:

http://www.cso.ie/releasespublications/documents/silc/2008/silc_2008.pdf

Daly, M. (2010) *Measured or Missed? Poverty and Deprivation among Older People in a Changing Ireland*. Dublin, Older and Bolder.

Department of Social Welfare, New Zealand (1975) *Survey of Persons Aged 65 Years and Over: Report of Results Relating to Social Security Benefit Rates*, Wellington, New Zealand Government Printer.

Department for Work and Pensions (May 2009). *The Pensioners' Income Series, 2007-08*, London, DWP. Available at: http://research.dwp.gov.uk/asd/asd6/PI_series_0708.pdf.

EEC (1981) *Final Report from the Commission to the Council on the First Programme of Pilot Schemes and Studies to Combat Poverty*, COM (81) 769 final (15 December 1981), Brussels, Commission of the European Communities. Available at:

http://aei.pitt.edu/12274/01/78091_1.pdf

EEC (1985) *On specific community action to combat poverty* (Council decision of 19 December 1984) 85/8/EEC. Official Journal of the EEC, 2, 24. Available at: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:31985D0008:EN:HTML>

Fergusson, D. M., Horwood, L.J., & Beautrais, A.L. (1981) 'The Measurement of Family Material Well-Being', *Journal of Marriage and Family*, 43, 3: 715-725. Available at: <http://www.jstor.org/pss/351771>

Fergusson, D.M., Hong, B., Horwood, J., Jensen, J., & Travers, P. (2001), *Living Standards of Older New Zealanders: A Technical Account*, Wellington, Ministry of Social Policy. Available at: <http://www.msd.govt.nz/about-msd-and-our-work/publications-resources/monitoring/living-standards/older-nz.html>

Gordon, D., Adelman, L., Ashworth, K., Bradshaw, J., Levitas, R., Middleton, S., Pantazis, C., Patsios, D., Payne, S., Townsend, P. & Williams, J. (2000). *Poverty and Social Exclusion in Britain*, York, Joseph Rowntree Foundation.

Guio, A.-C. (2009) *What can be learned from deprivation indicators in Europe?, Eurostat methodologies and working paper*, Luxembourg, Eurostat. Available at: http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-RA-09-007/EN/KS-RA-09-007-EN.PDF

Halleröd, B. (1995) 'The truly poor: direct and indirect consensual measurement of poverty in Sweden', *Journal of European Social Policy*, 5, 2:111-129.

Hillyard, P., Patsios, D. & Scullion, F. (2007). 'A Daughter to ELSI – NILSI: A Northern Ireland Standard of Living Index', *Social Policy and Society*, 6, 1:81-98.

Hillyard, P., Patsios, D. & Scullion, F. (2008) *Northern Ireland Living Standard Index: Development and Analysis Report*, Belfast, QUB. Available at: <http://www.qub.ac.uk/schools/SchoolofSociologySocialPolicySocialWork/FileStore/Filetoupload,117194.en.pdf>

Jensen, J., Spittal, M., Crichton, S., Sathiyandra, S., & Krishnan, V. (2002), *Direct Measurement of Living Standards: the New Zealand ELSI Scale*, Wellington, Ministry of Social Development.

Jensen, J., Krishnan, V., Hodgson, R., Sathiyandra Sathi G, & Templeton, R. (2006), *New Zealand Living Standards 2004*, Wellington, Ministry of Social Development.

Krishnan, V., Jensen, J. & Ballantyne, S. (2002), *New Zealand Living Standards 2000*, Wellington, Ministry of Social Development.

Mack, J. and Lansley S. (1985) *Poor Britain*, London, Allen and Unwin.

McKay, S. (2010) *Using the new Family Resources Survey question block to measure material deprivation among pensioners*, Working Paper No 89, London, DWP. Available at: <http://research.dwp.gov.uk/asd/asd5/WP89.pdf>

McKay, S. (October 2008) *Measuring material deprivation among older people: Methodological study to revise the Family Resources Survey questions*, Working Paper No 54, London, DWP. Available at: <http://research.dwp.gov.uk/asd/asd5/WP54.pdf>

Nolan, B. & Whelan, C.T. (1996a) *Resources, Deprivation and Poverty*, Oxford, Oxford University Press.

Nolan, B. & Whelan, C. T. (1996b), 'Measuring Poverty using Income and Deprivation Indicators: Alternative Approaches', *Journal of European Social Policy*, 6, 3: 225-240.

Nolan, B. & Whelan, C.T. (2010) 'Using Non-Monetary Deprivation Indicators to Analyze Poverty and Social Exclusion: Lessons from Europe?', *Journal of Policy Analysis and Management*, 29, 2: 305-25.

Pantazis, C., Gordon, D. & Levitas, R.A. (eds.) (2006) *Poverty and Social Exclusion in Britain: The Millennium Survey*, Bristol, Policy Press.

Pedace, L., Pisani, M. & Zaidi, A. (August 2010) Employing the capability approach to compare pensioners' well-being across UK countries, HM Treasury Economic Working Paper No.7, London, HM Treasury. Available at: http://www.hm-treasury.gov.uk/d/workingpaper7_010410_updated.pdf

Perry, B. (2002) 'The Mismatch between Income Measures and Direct Outcome Measures of Poverty', *Social Policy Journal of New Zealand*, 19: 101-127. Available at: <http://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resource/s/journals-and-magazines/social-policy-journal/spj19/19-pages-101-127.pdf>

Perry, B. (2007). *The Economic Living Standards Index (ELSI): Another look at the underlying construct and some of the headline findings in 'New Zealand Living Standards 2004'*. Working Paper 01/07, Ministry of Social Development: Wellington. Available at: <http://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/working-papers/wp-01-07.doc>

Perry, B. (2009). *Non-income measures of material wellbeing and hardship: first results from the 2008 New Zealand Living Standards Survey, with international comparisons*. Working Paper 01/09, Ministry of Social Development: Wellington. Available at: <http://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/monitoring/2008-living-standards-survey-wp-01-09-main-report.doc>

Ringen, S. (1988) Direct and indirect measures of poverty, *Journal of social policy*, 17: 351-365.

Rio Group (2006) *Compendium of best practices in poverty measurement*, Rio de Janeiro. Available at: http://www.eclac.org/publicaciones/xml/3/26593/rio_group_compendium.pdf

Rowntree, B.S. (1901) *Poverty: A Study of Townlife*, Unknown binding.

Rowntree, B.S. (ed.) (2000) *Poverty: A Study of Town Life*. Centennial edition, Bristol, The Policy Press.

Townsend, P. (1979) *Poverty in the United Kingdom*, Harmondsworth, Penguin Books.

Townsend, P. (1987) 'Deprivation', *Journal of Social Policy*, 16, 2: 125-146. doi:10.1017/S0047279400020341.

Whelan, C.T. & Maître, B. (2010) 'Welfare regime and social class variation in poverty and economic vulnerability in Europe: an analysis of EU-SILC', *Journal of European Social Policy*, 20: 316-332.

Whelan, C.T. & Maître, B. (2011) 'Identifying the economically vulnerable as the crisis emerged', *Economic and Social Review*, 41(4): 501-524.

Wilkinson, R. & Pickett, K. (2010) *The Spirit Level: Why Equality is Better for Everyone*, London, Penguin Books.

Zaidi, A. (July 2011) *Exclusion from Material Resources among Older People in EU Countries: New Evidence on Poverty and Capability Deprivation*, Policy Brief July 2011 (2), Vienna, European Centre for Social Welfare Policy and Research. Available at: http://www.euro.centre.org/data/1310722526_95307.pdf

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
2. A warm waterproof coat	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>[P14] OACOAT (benunit: pens 65+ only)</p> <p>Do you have a warm waterproof coat?</p> <p>1. Yes</p> <p>2. No</p> <p>COATNT1 (benunit: pens 65+ only & OACOAT =2)</p> <p>Why no waterproof coat: no money for this</p> <p>1. Yes</p> <p>2. No</p>	<p>Not available (adults)</p> <p>Do you have a warm waterproof coat?</p> <p>1. Yes</p> <p>2. No</p> <p>COATNT1 (benunit: pens 65+ only & OACOAT =2)</p> <p>Why no waterproof coat: no money for this</p> <p>1. Yes</p> <p>2. No</p>	<p>0 = No</p> <p>Coat (hhld) (na in public dataset)</p> <p>Does each household member possess a warm waterproof coat? (If no, is it because the household cannot afford to or is there another reason)?</p> <p>1. Yes</p> <p>2. No because cannot afford</p> <p>3. No other reason</p> <p>[H13] dep_coat_hh (hhld)</p> <p>Inability of household to afford a warm waterproof coat for each household member</p> <p>1 = Yes</p> <p>0 = No</p>	<p>Coat (hhld) (na in public dataset)</p>
3. Buy new not second-hand clothes	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Clothes (hhld) (na in public dataset)</p> <p>Do household members buy new</p>	<p>Clothes (hhld) (na in public dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				<p>rather than second-hand clothes? (If no, is it because the household can not afford to or is there another reason)</p> <ol style="list-style-type: none"> 1. Yes 2. No because cannot afford 3. No other reason <p>[H12] dep_clothes_hh (hhid)</p> <p>Inability of household to afford new rather than second hand clothes 1 = Yes 0 = No</p>	<p>dep_clothes_hh (hhid)</p>
4. Eat meals with meat, chicken, fish (or vegetarian equivalent) every second day	4. Unable to afford a meal with meat, chicken, fish (or equivalent) every second day	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Meat_Meal (hhid) (na in public dataset)</p> <p>Does your household eat meals with meat, chicken, fish (or vegetarian equivalent) every second day? (If no is it because the household can</p>	<p>Meat_Meal (hhid) (na in public dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				<p>not afford to or is there another reason)</p> <ol style="list-style-type: none"> 1. Yes 2. No because cannot afford 3. No other reason <p>[H10] dep_meat_meal_hh (hhld)</p> <p>Inability of household to afford to eat meals with meat, chicken, fish (or vegetarian equivalent) every second day 1 = Yes 0 = No</p>	<p>dep_meat_meal_hh (hhld)</p>
5. Have a roast joint (or its equivalent) once a week		<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Joint (hhld) (na in public dataset)</p> <p>Does your household have a roast joint (or its equivalent) once a week? (If no, is it because the household can not afford to or is there another reason)</p> <ol style="list-style-type: none"> 1. Yes 	<p>Joint (hhld) (na in public dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				2. No because cannot afford 3. No other reason [H11] dep_joint_hh (hhid) Inability of household to afford a roast joint (or equivalent) once a week 1 = Yes 0 = No	dep_joint_hh (hhid)
6. Had to go without heating during the last year through lack of money		Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	[P2] Cold (pers) (na in dataset) Have you ever had to go without heating during the last 12 months through lack of money? (I mean have you had to go without a fire on a cold day, or go to bed to keep warm or light the fire late because of lack of coal/fuel?) 1. Yes 2. No because cannot afford	Cold (pers) (na in dataset)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				3. No other reason [P2->H19] Dep_cold_hh (hhld) Household had to go without heating in the last 12 months through lack of money 1 = Yes 0 = No	Dep_cold_hh (hhld)
7. Keep the home adequately warm?	5. Unable to afford to keep the home adequately warm?	[A11] HOUSHE1 (benunit: adults+pens) In winter, are you able to keep this accommodation warm enough? 1: Yes 2: No 3: [Does not apply]	HOUSHE1 (benunit: adults <65 only) In winter, are you able to keep this accommodation warm enough? 1: Yes 2: No 3: [Does not apply] [P9] OAWARM (benunit: pens 65+ only) Is your home kept adequately warm? 1 = Yes 2 = No WARMNT1 (benunit:	Warm_Hse (hhld) (na in public dataset) Does the household keep the home adequately warm? (If no, is it because the household cannot afford to or is there another reason) 1. Yes 2. No because cannot afford 3. No other reason [H16] dep_warm_hsehh (hhld) Inability of household	Warm_Hse (hhld) (na in public dataset) dep_warm_hsehh (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				3 = No other reason x = Not stated [H18] Dep_fam_pres_hh (2007) Dep_fam_pres_hh (2008) Inability of household to afford to buy presents for family or friends at least once a year 1 = Yes 0 = No	Dep_fam_pres_hh
9. Replace any worn out furniture?		[A7] ADEPFUR (benunit: adults+pers) Do you (and your family/and your partner) replace any worn out furniture? 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	ADEPFUR (benunit: adults <65 only) Do you (and your family/and your partner) replace any worn out furniture? 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	Furniture (hhid) (na in public dataset) Does the household replace any worn out furniture? (If no, is it because the household can not afford to or is there another reason) 1. Yes 2. No because cannot afford 3. No other reason	Furniture (hhid) (na in public dataset)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
			Not available (benunit: pens)	[H15] dep_furniture_hh (hhld) Inability of household to afford to replace worn out furniture 1 = Yes 0 = No	dep_furniture_hh (hhld)
10. Have family or friends for a drink or a meal once a month?		[A2] ADDMEL (benunit: adults+pens) Do you (and your family/and your partner) have friends or family around for a drink or meal at least once a month? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	ADDMEL (benunit: adults <65 only) Do you (and your family/and your partner) have friends or family around for a drink or meal at least once a month? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply Not available (benunit: pens)	Fam_meal (hhld) (na in public dataset) Does the household have family or friends for a drink or a meal once a month? (If no, is it because the household can not afford to or is there another reason) 1. Yes 2. No because cannot afford 3. No other reason	Fam_meal (hhld) (na in public dataset) dep_fam_mealhh (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				family or friends for a drink or a meal once a month 1 = Yes 0 = No	
11. Have a morning, afternoon or evening out in the last fortnight, for your entertainment (something that cost money)?		Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	Soc_Life (pers) (na in public dataset) Did you have a morning, afternoon or evening out in the last fortnight, for your entertainment (something that cost money)? 1. Yes 2. No	Soc_Life (pers) (na in public dataset) No_Soclife (pers) na in dataset

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				<p>fortnight?</p> <ol style="list-style-type: none"> 1. Didn't want to 2. Full social life in other ways 3. Couldn't afford to 4. Couldn't leave the children 5. Illness 6. Other <p>[P2] Soc_Life (pers) If respondent had a morning, afternoon or evening out in the last fortnight, for entertainment (something that cost money) 1 = Yes 2 = No x = Not stated</p> <p>[P3] No_Soclife (pers) Reason for not having a morning, afternoon or evening out in the last fortnight for own</p>	<p>Soc_Life (pers)</p> <p>No_Soclife (pers)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				entertainment 1 = Didn't want to 2 = Full social life in other ways 3 = Couldn't afford to 4 = Couldn't leave the children 5 = Illness 6 = Other x = Not stated	
	2. Unable to afford one week annual holiday away from home	[A1] ADDHOL (benunit: adults+pens) Do you [and your family/and your partner] have a holiday away from home for at least one week a year, whilst not staying with relatives at their home? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	ADDHOL (benunit: adults <65 only) Do you [and your family/and your partner] have a holiday away from home for at least one week a year, whilst not staying with relatives at their home? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	Ann_Hol (hhld) (na in public dataset) Can your whole household afford to go for a week's annual holiday, away from home? [H9] dep_ann_holhh (hhld) Inability of household to afford a week's annual holiday 1 = Yes 0 = No	Ann_Hol (hhld) (na in public dataset) dep_ann_holhh (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
			<p>[P4] OAHOL (benunit: pens 65+ only) a holiday away from home for a week or more at least once a year? 1. Yes 2. No</p> <p>HOLNT1 (benunit: pens 65+ only & OAHOL =2) Why no holiday: no money for this 1. Yes 2. No</p>		
	<p>[A10] ADDEPLES (benunit: adults+pens) Do you have a hobby or leisure activity? 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply</p>	<p>[A10] ADDEPLES (benunit: adults <65 only) Do you have a hobby or leisure activity? 1: I have this 2: I would like to have this but cannot afford this at the moment 3: I do not want / need this at the moment 4: [Does not apply]</p>	<p>ADDEPLES (benunit: adults <65 only) Do you have a hobby or leisure activity? 1: I have this 2: I would like to have this but cannot afford this at the moment 3: I do not want / need this at the moment 4: [Does not apply]</p>	<p>Hobbies (hhid) (na in public dataset) Do the household members have hobbies or leisure activities? (If no, is it because the household can not afford to or is there another reason) 1. Yes 2. No because cannot afford 3. No other reason</p>	<p>Hobbies (hhid) (na in public dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				<p>[H20] Hobbies (hhld) Household members have hobbies or leisure activities 1 = Yes 2 = No because cannot afford 3 = No other reason x = Not stated</p>	<p>Hobbies (hhld)</p>
	<p>1. Unable to afford to face unexpected expenses</p>	<p>Not available (adults) Not available (pens)</p>	<p>Adults: Not available [P15] OAEXPNS (benunit: pens 65+ only) Would you be able to pay an unexpected expense of £200? 1. Yes 2. No</p>	<p>Unex_Exp (hhld) (na in public dataset) Can your household afford an unexpected expense of €985 without borrowing? (If the payment was made on credit then the account should be debited within 1 month. 1. Yes 2. No</p> <p>[H21] Unex_Exp (hhld) Household can afford to pay unexpected required expenses</p>	<p>Unex_Exp (hhld) (na in public dataset) Can your household afford an unexpected expense of €1,085 without borrowing? (If the payment was made on credit then the account should be debited within 1 month. 1. Yes 2. No</p> <p>Unex_Exp (hhld)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
	<p>3. Unable to afford to pay arrears (mortgage, rent, bills)</p> <p>In the last 12 months, did it happen that the household was unable to pay rent or to make a mortgage repayment for the main dwelling on time, due to financial difficulties?</p> <p>In the last 12 months, did it happen that the household was unable to pay utility bills (heating, electricity, gas, refuse collection) for the main dwelling on time, due to financial difficulties?</p> <p>In the last 12 months, did it happen that the household was unable to pay utility bills (heating, electricity, gas, refuse collection) for the main dwelling on time, due to financial difficulties?</p> <p>Telephone bills should NOT be considered as utility bills.</p> <p>1. Yes, once 2. Yes, twice or more 3. No</p> <p>Util_Arr (hhld) Household been in arrears for payment of utility bills in the last 12 months 1 = Yes</p>	<p>Sometimes people are not able to pay every bill when it falls due. May I ask, are you up-to-date with the bills on the card, or are you behind with any of them?</p> <p>(benunit: adults+pens)</p> <p>[A12] DEBT1 1: Behind with the electricity bill DEBT2 2: Behind with the gas bill DEBT3 3: Behind with other fuel bills like coal or oil DEBT4 4: Behind with rates DEBT5 5: Behind with</p>	<p>Sometimes people are not able to pay every bill when it falls due. May I ask, are you up-to-date with the bills on the card, or are you behind with any of them?</p> <p>(benunit: adults+pens)</p> <p>DEBT1 1: Behind with the electricity bill DEBT2 2: Behind with the gas bill DEBT3 3: Behind with other fuel bills like coal or oil DEBT4 4: Behind with rates DEBT5 5: Behind with</p>	<p>1 = Yes 2 = No x = Not stated</p> <p>Util_Arr (hhld) (na in dataset) In the last 12 months, did it happen that the household was unable to pay utility bills (heating, electricity, gas, refuse collection) for the main dwelling on time, due to financial difficulties? Telephone bills should NOT be considered as utility bills. 1. Yes, once 2. Yes, twice or more 3. No</p> <p>Util_Arr (hhld) Household been in arrears for payment of utility bills in the last 12 months 1 = Yes</p>	<p>Util_Arr (hhld) (na in dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
	<p>did it happen that the household was unable to pay hire purchase instalments or other loan payments (besides mortgage repayments) on time, due to financial difficulties?</p> <p>(Guio Index – 3 items highlighted)</p>	<p>insurance policies DEBT6 6: Behind with telephone bill DEBT7 7: Behind with television / video rental or HP DEBT8 8: Behind with other HP payments DEBT9 9: Behind with water rates DEBT10 10: Not behind with any of these</p>	<p>insurance policies DEBT6 6: Behind with telephone bill DEBT7 7: Behind with television / video rental or HP DEBT8 8: Behind with other HP payments DEBT9 9: Behind with water rates DEBT10 10: Not behind with any of these</p> <p>[P10] OABILL (benunit: pens 65+ only) Without cutting back on essentials, are you able to pay regular bills like electricity, gas or [{{GB - } Council tax / {NI - }Rent}]? 1 = Yes</p>	<p>2 = No 3 = Not applicable to household x = Not stated</p> <p>[H1] dep_util_arrhh (hhid) Household utility bills have been in arrears in the last 12 months 1 = Yes 0 = No</p> <p>HP_Arr (hhid) (na in public dataset) In the last 12 months, did it happen that the household was unable to pay hire purchase instalments or other loan payments (besides mortgage repayments) on time, due to financial difficulties? 1. Yes, once 2. Yes, twice or more 3. No</p>	<p>dep_util_arrhh (hhid)</p> <p>HP_Arr (hhid) (na in public dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
			<p>2 = No BILLNT1 (benunit: pens 65+ only & OABILL=2) Why not pay bills: no money for this 1 = Yes 2 = No</p>	<p>Hp_Arr (hhld) Household been in arrears for hire purchase or loan payments in the last 12 months 1 = Yes 2 = No 3 = Not applicable to household x = Not stated</p> <p>[H2] dep_hp_arrhh (hhld) Household hire purchase instalments or other loan payments has been in arrears in the last 12 months 1 = Yes 0 = No</p> <p>Rent_Arr (hhld) (na in public dataset) In the last 12 months, did it happen that the household was</p>	<p>Hp_Arr</p> <p>dep_hp_arrhh (hhld)</p> <p>Rent_Arr (hhld) (na in public dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				<p>unable to pay rent or to make a mortgage repayment for the main dwelling on time, due to financial difficulties?</p> <ol style="list-style-type: none"> 1. Yes, once 2. Yes, twice or more 3. No <p>Rent_Arr (hhid) Household been in arrears for rent or mortgage payments in the last 12 months</p> <p>1 = Yes 2 = No 3 = Not applicable to household x = Not stated</p> <p>dep_rent_arrhh Household rent or mortgage payments has been in arrears in the last 12 months</p> <p>1 = Yes 0 = No</p>	<p>Rent_Arr (hhid)</p> <p>dep_rent_arrhh</p> <p>Oth_Bills (hhid)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
					In the last twelve months, did it happen that the household was unable to pay any other bills (education, health, ...) on time, due to financial difficulties? 1. Yes, once 2. Yes, twice or more 3. No
7. Unable to afford a colour TV	NUMTV1 (hhid) How many colour TV sets does your household have? 1 = 1 only 2 = More than one 3 = None	NUMTV1 (hhid) How many colour TV sets does your household have? 1 = 1 only 2 = More than one 3 = None	NUMTV1 (hhid) How many colour TV sets does your household have?	[H4] TV (hhid) Colour TV in household 1 = Possess item 2 = Doesn't possess because cannot afford 3 = Doesn't possess other reason x = Not stated	TV (hhid)
8. Unable to afford a telephone (fixed line not mobile)	Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	Not available (adults) [P11] OAPHON (benunit: pens 65+ only) Do you have a telephone (landline) to use, whenever you	[H3] Tele_Fix (hhid) Fixed line telephone in the household 1 = Possess item 2 = Doesn't possess because cannot afford 3 = Doesn't possess	Tele_Fix (hhid)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
			<p>need it?</p> <p>1. Yes</p> <p>2. No</p> <p>PHONNT1 (benunit: pens 65+ only & OAPHON =2)</p> <p>Why no phone: no money for this</p> <p>1. Yes</p> <p>2. No</p>	<p>other reason</p> <p>x = Not stated</p>	
9. Does your household have a car or van for private use?		<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>[P12] OATAXI (benunit: pens 65+ only)</p> <p>Do you have access to a car or taxi, whenever you need it?</p> <p>1. Yes</p> <p>2. No</p> <p>TAXINT1 (benunit: pens 65+ only & OATAXI =2)</p> <p>Why no car/taxi: no money for this</p> <p>1. Yes</p> <p>elec2. No</p>	<p>Cars (hhld) (NA in public dataset)</p> <p>Does your household have a car or van for private use?</p> <p>Company cars or vans that are not available for private use are not included.</p> <p>1. Yes</p> <p>2. No</p> <p>[P5] car1 (pers)</p> <p>Person has a car</p> <p>1 = Possess item</p> <p>2 = Doesn't possess because cannot afford</p>	<p>Cars (hhld) (NA in public dataset)</p> <p>car1 (pers)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				3 = Doesn't possess other reason x = Not stated	
	6. Washing machine	Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	[H22] Wash_Mac (hhid) Washing machine in the household 1 = Possess item 2 = Doesn't possess because cannot afford 3 = Doesn't possess other reason x = Not stated	Wash_Mac (hhid)
		Contents Insurance [A5] ADDINS (benunit: adults+pens) 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	ADDINS (benunit: adults <65 only) 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply Not available (pens)	Hse_Ins (hhid) (na in public dataset) Do you have the structure and/or the contents of this dwelling insured? 1. Yes 2. No Typ_Ins (hhid) (na in public dataset) Ask if Hse_Ins=1 If household have structure and/or contents insurance	Hse_Ins (hhid) (na in public dataset) Typ_Ins (hhid) (na in public dataset)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
		CURACTH (hhid) Current Accounts in Household [derived]	CURACTH (hhid) Current Accounts in Household [derived]	1. Policy which covers the dwelling structure (separately) 2. Policy which covers contents (separately) 3. Policy which covers both structure and contents 4. Separate policies covering structure and contents separately	
		CURACTH (hhid) Current Accounts in Household [derived]	CURACTH (hhid) Current Accounts in Household [derived]	Bank_Acc (hhid) (na in public dataset) Do you or does anyone else in your household have a bank current account that is used for day-to-day management of money? 1. Yes 2. No *2008 only See special module on 'Over-	Bank_Acc (hhid) (na in public dataset)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
		<p>Regular savings [A6] ADDMON (benunit: adults+pens) ...make regular savings of £10 a month or more for rainy days or retirement? 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply</p>	<p>ADDMON (benunit: adults <65 only) ...make regular savings of £10 a month or more for rainy days or retirement? 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply Not available (pens)</p>	<p>indebtedness and financial exclusion' for additional variables http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Household_over-indebtedness_statistics CS</p>	
				<p>Per_Save (pers) (na in public dataset) Can you save some of your income regularly? (Income includes social welfare income or inter household transfer of money in addition to employment income.) 1. Yes 2. No [P1] Per_save (pers) Can save some income regularly? (Income includes</p>	<p>Per_Save (pers) (na in public dataset)</p> <p>Per_save (pers)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				social welfare income or inter household transfer of money in addition to employment income). 1 = Yes 2 = No x = Not stated	
		[A9] AFDEP2 (benunit: adults+pens) Do you have a small amount of money to spend each week on yourself (not on your family)? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	AFDEP2 (benunit: adults <65 only) Do you have a small amount of money to spend each week on yourself (not on your family)? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply Pens: Not available	Not available (pers + pens) Not available (hhhd)	Spend_mon (pers) Can you spend a small amount of money on yourself each week without having to consult anyone? 1. Yes 2. No because cannot afford 3. No, other reason
		Decent state of decoration [A4] ADDDEC (benunit: adults+pens)	AdDDec (benunit: adults <65 only) Do you enough	Not available (pers + pens)	Not available (pers + pens)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI) Do you enough money to keep your home in a decent state of decoration? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+) money to keep your home in a decent state of decoration? 1. Adult(s) have this 2. Adult(s) would like to have this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply	SILC 2007 & 2008 (ROI) Not available (hhld)	SILC 2009 (ROI) (Including deprivation module questions) Not available (hhld)
			Good state of repair Not available (adults) [P6] OAHome (benunit: pens 65+ only) Is your home kept in a good state of repair? 1 = Yes 2 = No HOMENT1 (benunit: pens 65+ only & OAHome =2) Why home not in good repair: no money for this 1 = Yes		

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
	<p>[A8] Af1 (benunit: adults+pens) Replace or repair major electrical goods such as a refrigerator or a washing machine, when broken 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply</p>	<p>2 = No Af1 (benunit: adults <65 only) Replace or repair major electrical goods such as a refrigerator or a washing machine, when broken 1. Adult(s) do this 2. Adult(s) would like to do this but cannot afford 3. Adult(s) do not want / need this 4. Does not apply</p> <p>[P5] OACook (benunit: pens 65+ only) Would you be able to replace your cooker if it broke down? 1 = Yes 2 = No COOKNT1 (benunit: pens 65+ only & OACOOK=2) 1 = Yes</p>	<p>Not available (pens + pens) Not available (hhld)</p>	<p>Not available (pens + pens) Not available (hhld)</p>	

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
		<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>2 = No</p> <p>[P1] OAMeal (benunit: pens 65+ only)</p> <p>Do you eat at least one filling meal a day?</p> <p>1 = Yes</p> <p>2 = No</p> <p>MEALNT1 (benunit: pens 65+ only & OAMEAL=2)</p> <p>Why no meal: no money for this</p> <p>1 = Yes</p> <p>2 = No</p>	<p>Not available (pers + pens)</p> <p>Not available (hhhd)</p>	<p>Not available (pers + pens)</p> <p>Not available (hhhd)</p>
		<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>[P2] OAOOut (benunit: pens 65+ only)</p> <p>Do you go out socially, either alone or with other people, at least once a month?</p> <p>1 = Yes</p> <p>2 = No</p> <p>OUTNT1 (benunit: pens 65+ only & OAOOUT=2)</p> <p>Why not go out: no</p>	<p>Not available (pers + pens)</p> <p>Not available (hhhd)</p>	<p>Not available (pers + pens)</p> <p>Not available (hhhd)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
			money for this 1 = Yes 2 = No		
		Not available (adults) Not available (pens)	[P3] OAFrnd (benunit: pens 65+ only) Do you see your friends or family at least once a month? 1 = Yes 2 = No FRNDNT1 (benunit: pens 65+ only & OAFRND=2) Why not see friends/family: no money for this	Not available (pers + pens) Not available (hhld)	Not available (pers + pens) Not available (hhld)
		Not available (adults) Not available (pens)	[P7] OAHeat (benunit: pens 65+ only) Are your heating, electrics, plumbing and drains kept in good working order? 1 = Yes 2 = No HEATNT1 (benunit: pens 65+ only & OAHEAT=2) Why heating etc not	Not available (pers + pens) Not available (hhld)	Not available (pers + pens) Not available (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
			in working order: no money for this 1 = Yes 2 = No		
		Not available (adults) Not available (pens)	[P13] OAHair benunit: pens 65+ only Do you have your hair done or cut regularly? 1 = Yes 2 = No HAIRNT1 (benunit: pens 65+ only & OAHAIR=2) Why hair not done/cut regularly: no money for this 1 = Yes 2 = No	Not available (pers + pens) Not available (hhld)	Not available (pers + pens) Not available (hhld)
				phone1 (pers) Mobile phone 1 = Possess item 2 = Doesn't possess because cannot afford 3 = Doesn't possess other reason x = Not stated	phone1 (pers)
				Newspaper (hhld)	Newspaper (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				Buy a daily newspaper 1. Yes 2. No because cannot afford 3. No other reason	
				Camcorder (hhld) Camcorder or palmcorder in the household 1 = Possess item 2 = Doesn't possess because cannot afford 3 = Doesn't possess other reason x = Not stated	Camcorder (hhld)
				CD Player (hhld) CD player in the household [As above]	CD_Player (hhld)
				[As above] Clo_Dry (hhld) Clothes dryer in the household	Clo_Dry (hhld)
				Computer (hhld) Computer in the household	Computer (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				Deep_Fre (hhld) DF_Fryer (hhld) Dish_Wash (hhld) F_Proc (hhld) Fri_w_Fre (hhld) Fridge (hhld) Liquidiser (hhld) Microwave (hhld) Sat_Dish (hhld) Stereo (hhld) Vac_Clean (hhld) Vid_Rec (hhld)	Deep_Fre (hhld) DF_Fryer (hhld) Dish_Wash (hhld) F_Proc (hhld) Fri_w_Fre (hhld) Fridge (hhld) Liquidiser (hhld) Microwave (hhld) Sat_Dish (hhld) Stereo (hhld) Vac_Clean (hhld) Vid_Rec (hhld) InterNt (hid)
					Does your household have access to an internet connection? 1. Yes 2. No because cannot afford 3. No other reason
				Sec_Home (hhld) Household has second home/holiday home 1 = Yes 2 = No x = Not stated	Sec_Home (hhld)
				Ends_Meet (hhld)	Ends_Meet (hhld)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				Ability to make ends meet 1 = With great difficulty 2 = With difficulty 3 = With some difficulty 4 = Fairly easily 5 = Easily 6 = Very easily	
					Endsmeet (hhid) In your opinion what is the very lowest net monthly income your household would need to make ends meet? Please enter amount in Euro.
				Hous_Cost (hhid) Burden of housing costs 1 = A heavy burden 2 = Somewhat of a burden 3 = No burden at all x = Not stated	Hous_Cost (hhid)
				Crime (hhid) Crime, violence or vandalism in the area	Crime (hhid)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (9 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI) (Including deprivation module questions)
				1 = Yes 2 = No	
				Noise (hhld) Noise from neighbours or the street 1 = Yes 2 = No x = Not stated	Noise (hhld)
				Pollution (hhld) Pollution, grime or other environmental problems in the area 1 = Yes 2 = No x = Not stated	Pollution (hhld)
				Cool_Hse (hhld) (na in public dataset) Is your home comfortably cool during the summer? 1 = Yes 2 = No	

Housing

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (6 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 / 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 / 2008* (ROI)	SILC 2009 (ROI) (Additional deprivation module questions)
	<p>1. Leaking roof/damp walls/floors/foundations or rot in the window frames</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>[P8] OADamp (benunit: pens 65+ only)</p> <p>Do you have a damp-free home?</p> <p>1 = Yes 2 = No</p> <p>DAMPNT1 (benunit: pens 65+ only & OADAMP=2)</p> <p>Why no damp free home: no money for this</p> <p>1 = Yes 2 = No</p>	<p>Damp_Walls (hhld) (na in dataset)</p> <p>Do you have any of the following problems with your dwelling/accommodation - a leaking roof? - damp walls/floors/foundations? - rot in window frames or floor?</p> <p>1. Yes 2. No</p> <p>[H7] Damp_Walls (hhld)</p> <p>Dwelling has leaking roof, damp walls etc. or rot in the doors, window frames or floor</p> <p>1 = Yes 2 = No</p>	<p>Damp_Walls (hhld) (na in dataset)</p> <p>Damp_Walls (hhld)</p>
	<p>2. Accommodation that is too dark.</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Not available (adults)</p> <p>Not available (pens)</p>	<p>Dark_Rooms (hhld) (na in pulic dataset)</p> <p>Is your dwelling too dark, meaning is there not enough day-light coming through the</p>	<p>Dark_Rooms (hhld) (na in pulic dataset)</p>

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (6 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 / 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 / 2008* (ROI)	SILC 2009 (ROI) (Additional deprivation module questions)
				windows? 1. Yes 2. No [H8] Dark_Rooms (hhid) Dwelling has room(s) which are too dark or don't have enough light 1 = Yes 2 = No	Dark_Rooms (hhid)
3. No bath or shower	Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	Amen_BtSh (hhid) (na in public dataset) Bath or shower? 1. Yes, for sole use of the household 2. Yes, shared 3. No [H5] Amen_BtSh (hhid) Amenities: Bath or shower 1 = Yes 2 = No x = Not stated	Amen_BtSh (hhid) (na in public dataset) Amen_BtSh (hhid)
4. No indoor flushing toilet for sole use of the household	Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	Not available (adults) Not available (pens)	Amen_Tilet (hhid) (na in public dataset) Toilet (internal)? 1. Yes, for sole use of the household	Amen_Tilet (hhid) (na in public dataset)

Irish Consistent Poverty (11 items)	EU Common Deprivation Indicators Guio Index (6 items)	FRS 2007-08 (GB+NI)	FRS 2008-09 / 2009-10 (GB+NI) (OA deprivation items available 65+)	SILC 2007 / 2008* (ROI)	SILC 2009 (ROI) (Additional deprivation module questions)
		<p>HHSIZE Number of People in HH (Pub.) [top-coded at 7 people]</p> <p>ADULTH Number of adults in HH</p> <p>TOTCHILD Total children (derived)</p> <p>GBHSCOST</p> <p>NIHSCOST</p>	<p>GBHSCOST</p> <p>NIHSCOST</p>	<p>06 = 6 07 = 7 08 = 8 09 = 9 10 = More than 10 xx = Not stated</p> <p>no_pers_h (hhid) Number of persons in the household</p>	<p>no_pers_h (hhid)</p> <p>Space (hhid) Is there a shortage of space in your dwelling? 1 = Yes 2 = No</p>
6. Spending more than 40 per cent of income net of housing costs on housing (adopted in 2008)		<p>GBHSCOST</p> <p>NIHSCOST</p>	<p>GBHSCOST</p> <p>NIHSCOST</p>	<p>Burden of housing costs</p> <p>Hous_Cost (hhid) 1 = A heavy burden 2 = Somewhat of a burden 3 = No burden at all x = Not stated</p>	<p>Hous_Cost (hhid)</p>

Legend:

Variables available for adult and pensioner households in the public dataset

Variables available for either adult or pensioner households, but not for both

Variables available by special access request to micro-data

Variables available neither for adult nor pensioner households

Table 4.5: Summary listing of poverty and deprivation variables in FRS and EU-SILC for use in an All Ireland Living standard Index for Older People (AILSI-OP), by measurement level and survey.

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Additional living standards items in FRS & SILC surveys	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI)
1. Strong shoes			BU (All adults)	BU (< 65 only)	H	H
2. Waterproof coat				BU (> 65 only)	H	H
3. New clothes					H	H
4. Eat meals with meat, chicken, fish (or vegetarian)	4. Unable to afford a meal with meat, chicken, fish				H	H
5. Roast joint (or its equivalent) once a week					H	H
6. Without heating during the last year through lack of money					P, H	P, H
7. Keep the home adequately warm	5. Unable to afford to keep the home adequately warm		BU (All adults)	BU (< 65 & > 65 separate)	H	H
8. Presents for family or friends at least once a year					H	H
9. Replace any worn out furniture			BU (All adults)	BU (< 65 only)	H	H
10. Family or friends for a drink or a meal			BU (All adults)	BU (< 65 only)	H	H

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Additional living standards items in FRS & SILC surveys	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI)
once a month					P	
11. Morning, afternoon or evening out in the last fortnight, for your entertainment (something that costs money)					P	
	2. Unable to afford one week annual holiday away from home		BU (All adults)	BU (< 65 & > 65 separate)	H	H
		Hobby or leisure activities	BU (All adults)	BU (< 65 only)	H	H
	1. Unable to afford to face unexpected expenses			BU (> 65 only)	H	H
	3. Unable to afford to pay arrears: rent / mortgage, utilities, rentals		BU (All adults, utilities and rentals only)	BU -All adults (utilities and rentals only) -Adults > 65 additional (combined)	H	H
	7. Unable to afford a colour TV		H (number of colour TVs owned)	H (number of colour TVs owned)	H	H
	8. Unable to afford a telephone (fixed line)			BU (> 65 only)	H	H

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Additional living standards items in FRS & SILC surveys	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI)
	not mobile)					
	9. Does your household have a car or van for private use			BU (> 65 only)	P	P
	6. Washing machine				H	H
		Household Contents Insurance	BU (All adults)	BU (< 65 only)	H (SA)	H (SA)
		Bank account	H	H	H (SA)	
		Regular savings	BU (All adults)	BU (< 65 only)	P	P
		Small amount of money to spend on self	BU (All adults)	BU (< 65 only)		P
		Decent state of decoration	BU (All adults)	BU (< 65 only)		
		Good state of repair		BU (> 65 only)		
		Replace/ repair electrical goods	BU (All adults)	BU (< 65 only)		
		At least one filling meal a day		BU (> 65 only)		
		Go out socially at least once a		BU (> 65 only)		

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Additional living standards items in FRS & SILC surveys	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI)
		month				
		See friends or family at least once a month		BU (> 65 only)		
		Heating, electrics, plumbing and drains kept in good working order		BU (> 65 only)		
		Hair done or cut regularly		BU (> 65 only)		
		Mobile phone			P	
		Newspaper			H	
		Camcorder			H	
		CD player			H	
		Clothes dryer			H	
		Computer			H	
		Deep freezer			H	
		Deep fat fryer			H	
		Dishwasher			H	
		Food processor			H	
		Fridge with freezer			H	
		Fridge			H	
		Liquidiser			H	
		Microwave			H	
		Satellite Dish			H	
		Stereo			H	
		Vacuum cleaner			H	
		Video recorder			H	

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Additional living standards items in FRS & SILC surveys	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI)
		Internet access				H
		Second home			H	
		Ability to make ends meet			H	H
		Lowest net monthly income to make ends meet				H
		Burden of housing costs			H	
		Crime, violence or vandalism in the area			H	
		Noise from neighbours or the street			H	
		Pollution, grime or other environmental problems in the area			H	
		Home comfortably cool during the summer				H
Housing	1. Leaking roof/damp walls/floors/foundations or rot in the window frames 2. Accommodation that is too dark 3. No bath or shower			BU (> 65 only)	H	H
					H	H
					H	H

Irish Consistent Poverty (11 items)	EU Common Deprivation Guio Index (9 items)	Additional living standards items in FRS & SILC surveys	FRS 2007-08 (GB+NI)	FRS 2008-09 & 2009-10 (GB+NI)	SILC 2007 & 2008 (ROI)	SILC 2009 (ROI)
	4. No indoor flushing toilet for sole use of the household				H	H
	5. Lack of space (defined as an insufficient number of rooms for the number of persons)		H	H	H	H
	6. Spending more than 40 per cent of income net of housing costs on housing (adopted in 2008)		H	H	SA	SA

Note: BU=Benefit Unit, P=Person, H=Household, SA=Special Access data

Table 4.7: Prevalence of comparable living standards items between FRS and SILC, by household type. [Weighted data]

	Northern Ireland						Republic of Ireland					
	FRS 2007-08		FRS 2008-09		SILC 2007		SILC 2008		SILC 2009			
	N	%	N	%	N	%	N	%	N	%		
Single pensioner	Afford to keep house warm	No	80,427	96.0	83,268	94.5	149,488	97.6	138,434	95.7	152,743	95.3
		Yes	3,356	4.0	4,819	5.5	3,716	2.4	6,180	4.3	7,580	4.7
		Total	83,783	100.0	88,087	100.0	153,205	100.0	144,614	100.0	160,323	100.0
	Afford to go on annual holiday	No	68,062	81.2	71,888	81.6	132,754	86.7	92,512	64.0	95,318	59.5
		Yes	15,721	18.8	16,199	18.4	20,451	13.3	52,101	36.0	65,004	40.5
		Total	83,783	100.0	88,087	100.0	153,205	100.0	144,614	100.0	160,323	100.0
	Utility payments arrears	No	82,510	98.5	88,095	100.0	152,058	99.3	141,971	98.2	157,390	98.2
		Yes	1,273	1.5	0	.0	1,147	.7	2,643	1.8	2,932	1.8
		Total	83,783	100.0	88,095	100.0	153,205	100.0	144,614	100.0	160,323	100.0
Pensioner couple	Hire purchase arrears	No	83,783	100.0	87,826	99.7	153,139	100.0	144,150	99.7	159,616	99.6
		Yes	0	.0	269	.3	65	.0	464	.3	706	.4
		Total	83,783	100.0	88,095	100.0	153,205	100.0	144,614	100.0	160,323	100.0
	Have coloured TV	Yes	82,705	98.3	87,008	98.2	152,932	99.8	144,414	99.9	159,896	99.7
		No	1,412	1.7	1,593	1.8	273	.2	199	.1	427	.3
		Total	84,117	100.0	88,601	100.0	153,205	100.0	144,614	100.0	160,323	100.0
	Overcrowded	No	84,117	100.0	88,601	100.0	153,205	100.0	144,614	100.0	160,323	100.0
		overcrowding										
		Overcrowding	0	.0	0	.0	0	.0	0	.0	0	.0
Pensioner couple		Total	84,117	100.0	88,601	100.0	153,205	100.0	144,614	100.0	160,323	100.0
	Afford to keep house warm	No	89,822	97.9	86,851	93.1	154,541	98.6	157,175	97.0	150,047	97.9
		Yes	1,942	2.1	6,436	6.9	2,193	1.4	4,859	3.0	3,189	2.1
		Total	91,764	100.0	93,287	100.0	156,734	100.0	162,033	100.0	153,236	100.0
	Afford to go on	No	78,222	85.2	75,319	80.7	133,370	85.1	113,395	70.0	113,010	73.7

	Northern Ireland						Republic of Ireland								
	FRS 2007-08			FRS 2008-09			SILC 2007			SILC 2008			SILC 2009		
	N	%		N	%		N	%		N	%		N	%	
annual holiday	Yes	13,542	14.8	17,968	19.3		23,364	14.9	48,638	30.0	40,226	26.3			
	Total	91,764	100.0	93,287	100.0		156,734	100.0	162,033	100.0	153,236	100.0			
	No	91,764	100.0	92,248	98.9		154,696	98.7	158,942	98.1	150,485	98.2			
Utility payments arrears	Yes	0	.0	1,039	1.1		2,038	1.3	3,091	1.9	2,752	1.8			
	Total	91,764	100.0	93,287	100.0		156,734	100.0	162,033	100.0	153,236	100.0			
	No	91,338	99.5	92,987	99.7		155,839	99.4	162,033	100.0	153,184	100.0			
Hire purchase arrears	Yes	426	.5	300	.3		895	.6	0	.0	52	.0			
	Total	91,764	100.0	93,287	100.0		156,734	100.0	162,033	100.0	153,236	100.0			
	No	91,878	99.3	92,478	98.8		156,497	99.8	161,929	99.9	153,236	100.0			
Have coloured TV	No	616	.7	1,109	1.2		237	.2	104	.1	0	.0			
	Total	92,494	100.0	93,587	100.0		156,734	100.0	162,033	100.0	153,236	100.0			
	No	92,494	100.0	93,587	100.0		156,450	99.8	162,033	100.0	153,236	100.0			
Overcrowded	No overcrowding														
	Overcrowding	0	.0	0	.0		284	.2	0	.0	0	.0			
	Total	92,494	100.0	93,587	100.0		156,734	100.0	162,033	100.0	153,236	100.0			
Afford to keep house warm	No	466,442	92.7	443,564	87.5		1,160,599	96.2	1,231,853	95.6	1,243,342	95.4			
	Yes	36,669	7.3	63,250	12.5		45,519	3.8	56,100	4.4	60,398	4.6			
	Total	503,111	100.0	506,814	100.0		1,206,118	100.0	1,287,953	100.0	1,303,739	100.0			
Afford to go on annual holiday	No	331,569	65.8	330,249	65.0		936,480	77.6	898,044	69.7	798,515	61.2			
	Yes	172,112	34.2	177,480	35.0		269,638	22.4	389,909	30.3	505,224	38.8			
	Total	503,681	100.0	507,729	100.0		1,206,118	100.0	1,287,953	100.0	1,303,739	100.0			
Utility payments arrears	No	489,441	97.5	499,697	98.4		1,129,500	93.6	1,171,653	91.0	1,154,405	88.5			
	Yes	12,766	2.5	8,293	1.6		76,617	6.4	116,300	9.0	149,334	11.5			
	Total	502,207	100.0	507,990	100.0		1,206,118	100.0	1,287,953	100.0	1,303,739	100.0			

	Northern Ireland						Republic of Ireland					
	FRS 2007-08		FRS 2008-09		SILC 2007		SILC 2008		SILC 2009			
	N	%	N	%	N	%	N	%	N	%		
Hire purchase arrears	No	488,883	97.3	498,734	98.2	1,177,645	97.6	1,249,466	97.0	1,239,791	95.1	
	Yes	13,324	2.7	9,256	1.8	28,473	2.4	38,488	3.0	63,948	4.9	
	Total	502,207	100.0	507,990	100.0	1,206,118	100.0	1,287,953	100.0	1,303,739	100.0	
Have coloured TV	Yes	495,634	98.3	502,958	98.9	1,201,635	99.6	1,286,046	99.9	1,298,653	99.6	
	No	8,633	1.7	5,350	1.1	4,285	.4	1,907	.1	5,086	.4	
	Total	504,267	100.0	508,308	100.0	1,205,919	100.0	1,287,953	100.0	1,303,739	100.0	
Overcrowded	No	496,671	98.5	500,062	98.4	1,157,020	95.9	1,226,960	95.3	1,263,163	96.9	
	overcrowding											
	Overcrowding	7,596	1.5	8,246	1.6	49,098	4.1	60,994	4.7	40,576	3.1	
Total	504,267	100.0	508,308	100.0	1,206,118	100.0	1,287,953	100.0	1,303,739	100.0		
Afford to keep house warm	No	636,691	93.8	613,683	89.2	1,464,628	96.6	1,527,462	95.8	1,546,131	95.6	
	Yes	41,967	6.2	74,505	10.8	51,428	3.4	67,138	4.2	71,167	4.4	
	Total	678,658	100.0	688,188	100.0	1,516,057	100.0	1,594,600	100.0	1,617,298	100.0	
Afford to go on annual holiday	No	477,853	70.4	477,456	69.3	1,202,604	79.3	1,103,951	69.2	1,006,843	62.3	
	Yes	201,375	29.6	211,647	30.7	313,453	20.7	490,649	30.8	610,455	37.7	
	Total	679,228	100.0	689,103	100.0	1,516,057	100.0	1,594,600	100.0	1,617,298	100.0	
Utility payments arrears	No	663,715	97.9	680,040	98.6	1,436,254	94.7	1,472,566	92.3	1,462,280	90.4	
	Yes	14,039	2.1	9,332	1.4	79,802	5.3	122,034	7.7	155,018	9.6	
	Total	677,754	100.0	689,372	100.0	1,516,057	100.0	1,594,600	100.0	1,617,298	100.0	
Hire purchase arrears	No	664,004	98.0	679,547	98.6	1,486,623	98.1	1,555,648	97.6	1,552,591	96.0	
	Yes	13,750	2.0	9,825	1.4	29,433	1.9	38,952	2.4	64,706	4.0	
	Total	677,754	100.0	689,372	100.0	1,516,057	100.0	1,594,600	100.0	1,617,298	100.0	
Have coloured TV	Yes	670,217	98.4	682,444	98.8	1,511,063	99.7	1,592,390	99.9	1,611,784	99.7	
	No	10,661	1.6	8,052	1.2	4,795	.3	2,210	.1	5,513	.3	
	Total	680,878	100.0	690,496	100.0	1,515,858	100.0	1,594,600	100.0	1,617,298	100.0	

	Northern Ireland						Republic of Ireland					
	FRS 2007-08		FRS 2008-09		SILC 2007		SILC 2008		SILC 2009			
	N	%	N	%	N	%	N	%	N	%		
Total	680,878	100.0	690,496	100.0	1,515,858	100.0	1,594,600	100.0	1,617,298	100.0		
Overcrowded	673,282	98.9	682,250	98.8	1,466,675	96.7	1,533,606	96.2	1,576,722	97.5		
No overcrowding	7,596	1.1	8,246	1.2	49,381	3.3	60,994	3.8	40,576	2.5		
Overcrowding	680,878	100.0	690,496	100.0	1,516,057	100.0	1,594,600	100.0	1,617,298	100.0		
Total												

Table 4.12: Households falling below 60 percent of equivalised income (modified OECD).

[Weighted data]

	Northern Ireland						Republic of Ireland								
	FRS 2007-08			FRS 2008-09			SILC 2007			SILC 2008			SILC 2009		
	N	%		N	%		N	%		N	%		N	%	
Single pensioner	No	50,730	60.5	55,710	63.1		53,637	35.0		52,707	36.4		74,106	46.2	
	Yes	33,092	39.5	32,551	36.9		99,568	65.0		91,906	63.6		86,217	53.8	
Pensioner couple	No	69,534	75.2	66,790	71.7		115,756	73.9		134,493	83.0		134,012	87.5	
	Yes	22,960	24.8	26,336	28.3		40,979	26.1		27,541	17.0		19,225	12.5	
Non-pensioner household	No	416,331	83.0	416,870	82.4		965,248	80.0		1,031,944	80.1		1,058,068	81.2	
	Yes	85,051	17.0	89,112	17.6		240,869	20.0		256,009	19.9		245,671	18.8	
Total	No	536,595	79.2	539,370	78.5		1,134,641	74.8		1,219,144	76.5		1,266,185	78.3	
	Yes	141,103	20.8	147,999	21.5		381,415	25.2		375,456	23.5		351,113	21.7	