



MINIMUM  
ESSENTIAL  
BUDGET  
STANDARDS  
RESEARCH CENTRE



# Minimum Essential Standard of Living 2019 Update Report

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WORKING FOR **SOCIAL**  
AND **ECONOMIC CHANGE**  
TACKLING **POVERTY**  
AND **SOCIAL EXCLUSION**


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Table I Summary\* of MESL Income Adequacy Assessment<sup>†</sup>, 2019

		Urban		Rural	
		Social Welfare	Employed NMW <sup>†</sup>	Social Welfare	Employed NMW <sup>†</sup>
<b>Two Parents &amp; Two Children, Pre-School &amp; Primary</b> <span style="float: right;">TP2a</span>					
	MESL Need	461.56	738.41	517.67	811.91
	Income (Net)	473.20	762.88	473.20	762.40
	Adequacy Gap	<b>11.64</b>	<b>24.47</b>	<b>-44.47</b>	<b>-49.52</b>
<b>Two Parents &amp; Two Children, Primary &amp; Second Level</b> <span style="float: right;">TP2b</span>					
	MESL Need	542.31	658.23	593.91	777.13
	Income (Net)	481.49	762.94	481.49	762.85
	Adequacy Gap	<b>-60.82</b>	<b>104.71</b>	<b>-112.42</b>	<b>-14.28</b>
<b>One Parent &amp; Two Children, Pre-School &amp; Primary</b> <span style="float: right;">OP2a</span>					
	MESL Expenditure	347.76	520.77	424.20	546.89
	Income (Net)	350.62	657.62	350.62	657.62
	Adequacy Gap	<b>2.86</b>	<b>136.85</b>	<b>-73.58</b>	<b>110.72</b>
<b>One Parent &amp; Two Children, Primary &amp; Second Level</b> <span style="float: right;">OP2b</span>					
	MESL Expenditure	428.50	527.23	500.44	576.43
	Income (Net)	358.90	590.12	358.90	590.12
	Adequacy Gap	<b>-69.60</b>	<b>62.89</b>	<b>-141.53</b>	<b>13.69</b>
<b>Single Adult, Working Age, Living Alone</b> <span style="float: right;">SA</span>					
	MESL Expenditure <sup>ii</sup>	245.39	477.68	284.07	381.26
	Income (Net)	203.00	348.32	203.00	348.95
	Adequacy Gap	<b>-42.39</b>	<b>-129.36</b>	<b>-81.07</b>	<b>-32.31</b>
<b>Pensioner, Living Alone</b> <span style="float: right;">LP</span>					
	MESL Expenditure	249.97		312.01	
	Income (Net)	260.62		260.62	
	Adequacy Gap	<b>10.64</b>		<b>-51.39</b>	
<b>Pensioner Couple</b> <span style="float: right;">PC</span>					
	MESL Expenditure	314.60		386.11	
	Income (Net)	425.82		425.82	
	Adequacy Gap	<b>111.22</b>		<b>39.71</b>	

\* Details, additional scenarios, and further households available in appendix, Tables 4A to 21A.

† Based on adult(s) in household in full-time (37.5 hours) employment.

# Introduction

This report presents the cost of a Minimum Essential Standard of Living for households in Ireland in 2019.

The VPSJ's Minimum Essential Standard of Living (MESL) research works with members of the public to reach agreement on the minimum needed to live and partake in the social and economic norms of life in contemporary Ireland. The research identifies the cost of what is needed to enable a life with dignity, at a minimum acceptable standard that members of the public agree nobody should be expected to live below.

Since the first VPSJ consensual budget standards research was published in 2006, for six urban household types, ongoing research projects have expanded the dataset to cover 90% of households in Ireland. The 2019 MESL presents the annual update to the MESL dataset adjusted to reflect current costs. In the annual update the household minimum expenditure budgets are adjusted using detailed sub-indices inflation rates and re-pricing of specific items.\*

In addition to providing the adjusted MESL data, this report details an analysis of the changing costs of an MESL and benchmarks the adequacy of both social welfare supports and minimum wage employment for a range of household compositions.

The analysis examines the adequacy gap between households MESL expenditure need and rates of social welfare and/or minimum rates of pay. In doing this, the extent and breadth of the gap is monitored, and factors which increase the risk of deep inadequacy are identified.

The trend of recent years shows progress being made as more social welfare dependent households move into income adequacy, and a reduction in the adequacy gap for those household compositions continuing to demonstrate income inadequacy. The rates of income adequacy found in this assessment have improved dramatically over the last six years, from 16 of 214 cases demonstrating adequacy in 2014 to 82 cases now in 2019.

Despite this progress deep income inadequacy persists. In 2019 63 of the cases examined show deep income inadequacy, where social welfare meets less than 90% of MESL expenditure need. Deep income inadequacy is now exclusively found in households which are headed by one adult, i.e. single working-age adult and lone parent households, or in households with older children. These issues raise important questions about the relativities between social welfare rates of payment.

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\* See Appendix page 27A for details of the CPI sub-indices rates applied, COICOP classification and 12-month rate of change, and the areas re-priced.

The introduction of the higher rate of Qualified Child Increase for children aged 12 and over, in 2019, was a vital measure which has set a foundation for the re-structuring of the relativities which underpin social welfare rates of payment. The analysis finds that the initial impact of the additional €3 was modest. The importance of this measure will be in the future steps which build on it to progressively realise a social welfare system which adequately meets minimum needs.

The position of households in employment is also examined, assessing the adequacy of the national minimum wage and the structure of in-work supports. Further assessments, at rates of pay above the minimum wage, are also presented to highlight possible structural issues and poverty traps in the operation of in-work supports such as the Working Family Payment, One-Parent Family Payment, the Community Childcare Subvention Plus scheme, and the impact of housing costs.

Accompanying the MESL 2019, the VPSJ also publishes its annual Pre-Budget Submission. In that document we recommend a set of policy measures which both continue the progress made and begin the process of addressing structural imbalances in the current social welfare system which contribute to persistent deep income inadequacy.

The VPSJ aspires for an adequate income for all, enabling a socially acceptable minimum standard of living. This is a long-term goal, and will only be achieved through a combination of measures which ensure an adequate minimum social protection floor, an appropriate rate of minimum wage setting a floor for effective in-work social supports to build from, and reducing living costs through the provision of robust quality services such as affordable childcare, housing, education and health.

# MESL research background

The VPSJ's Minimum Essential Standard of Living (MESL) budget standards research works with members of the public to reach agreement on the minimum needed to live and partake in the social and economic norms of life in contemporary Ireland.

Through working with multiple focus groups, iterative in-depth discussions with members of the public produce a negotiated consensus on what people regard as essential for a socially acceptable minimum standard of living.

The research places an emphasis on 'needs, not wants', and produces comprehensive, transparent, itemised lists (of over 2,000 items, goods and services) detailing what is required to meet minimum needs and enable an acceptable minimum standard of living.

From this, budgets specifying the actual average weekly cost of a minimum acceptable standard (the Minimum Essential Standard of Living) are compiled, producing MESL budgets for 90% of households across urban and rural Ireland.

This understanding of an acceptable minimum standard of living, embodies the concepts which underpin the human right to an adequate standard of living, and reflect the Irish Government definition of poverty which emphasises the ability to have a "standard of living which is regarded as acceptable by Irish society generally" and to participate in normal activities.

The MESL translates these concepts and ideals into a practical and tangible measure, providing an evidence based benchmark, grounded in lived experience, against which to measure the adequacy of social welfare supports and minimum rates of pay.

In essence the MESL provides an alternative, and complementary, measure for assessing relative poverty – as understood in terms of ability to participate in normal activities and have a dignified minimum standard of living which is regarded as acceptable by society generally.

The MESL uniquely shines a light on the extent to which individuals and households can afford a standard of living which enables participation in the social and economic norms of Irish society. An income below the MESL threshold means individuals & households must choose which essentials to go without, in order to make ends meet.

## A Minimum Essential Standard of Living

- › is a standard of living which no one should be expected to live below
- › is decided by members of the public, agreeing on what is needed to live at an acceptable dignified standard and take part in the day-to-day life of Irish society
- › is the minimum needed to meet the physical, psychological and social needs of individuals and households
- › is a minimum standard for everyone, not just those in poverty
- › counts the actual weekly cost of the over 2,000 items (goods and services) needed to enable a socially acceptable minimum standard of living
- › is a unique benchmark, grounded in the lived experience of people, which complements other poverty measures. It shines a light on the extent to which individuals and households can afford a minimum standard of living

## Origins of the VPSJ's MESL Research

The VPSJ's first research project 'One Long Struggle' (2000), focused on the experience of over 100 low-income households across Dublin. The study found that the majority of these households struggled unsuccessfully to 'make ends meet' and were constantly in debt.

In response to this experience, the VPSJ's MESL budget standards research was inspired by the request from participants:

Will no one show the decision-makers what it is like to live on  
Social Welfare payments or the Minimum Wage?  
Will no one show them just what people need to make ends meet,  
and to have a life with dignity?

The reality of this experience encouraged the VPSJ to undertake the research to establish what is needed for a standard of living that meets the physical, psychological and social needs of individuals and households at a minimum but acceptable standard of living.

## Extent of the MESL dataset

The VPSJ's MESL research has been ongoing since 2004, establishing the budget standards data for a broad range of household types and compositions in urban and rural areas, over the course of multiple research projects.

The data is updated annually, to reflect current prices, and the contents of the expenditure budgets are periodically reviewed to ensure the MESL continues to reflect a

social consensus on what is required for a minimum socially acceptable standard of living.

The MESL dataset now covers 90% of households across urban and rural Ireland, providing a unique, current and up to date, resource defining the expenditure and income required for a socially acceptable minimum standard of living in Ireland today.

### Household Types

The MESL dataset covers six broad household types

- Two Parent household types, with 1 to 4 children
- One Parent household types, with 1 to 4 children
- Single Adults, of working age
- Cohabiting Couple, of working age
- Pensioner, living alone
- Pensioner Couple

### Cost of a Child

The data establishes the MESL needs at four distinct stages of childhood

- Infant
- Pre-School
- Primary School
- Second Level

This report focuses on a subset of representative household compositions, presenting the minimum expenditure need for the households in both urban and rural areas. The household types and compositions presented in this report are only a small sample of the full range of households covered by the MESL expenditure needs data.

The appendix, at the end of this document, includes detailed income calculation tables for each of the household compositions in all the scenarios presented throughout this report.

Further information on the household budgets, including the core MESL expenditure need for the full range of urban and rural household compositions, is available on the VPSJ's Minimum Essential Budget Standards Research Centre website, [budgeting.ie](http://budgeting.ie).

The Minimum Income Standard calculator, [MISc.ie](http://MISc.ie), can be used to examine the minimum expenditure and income needs of the full range of household composition(s), in urban or rural areas, with a specific housing cost and employment scenario.



## MESL – adjusted annually, periodically reviewed & rebased

This report presents the cost of the annual update of the MESL expenditure needs data for 2019. In the annual update the household minimum expenditure budgets are adjusted using detailed sub-indices inflation rates and re-pricing of specific items.\*

The annual update adjusts the MESL expenditure cost using appropriate CPI sub-index rates. This is in order to exclude the effect of price changes in extraneous items as much as possible, within the limitations of the available CPI data and the structure of the MESL data.

Periodically it is important to consult members of the public, through deliberative focus groups (using the Consensual Budget Standards methodology), to *review* what is required for an MESL. This entails examining what is in the MESL baskets for each household type, and making changes where necessary.

Changes to the basket may be due to some items becoming obsolete as technology or habits have changed, replacing items, or adding new items entirely. Furthermore, as societal norms change, so too what constitutes a socially acceptable minimum will also change.

In conjunction with that process the reviewed baskets must be repriced to establish *reviewed* and *rebased* Minimum Essential Standard of Living expenditure needs budgets.

This process is ongoing, the VPSJ research team is at the mid-point of the current review and rebase process, and it is intended to publish the rebased and reviewed baskets as the 2020 MESL.

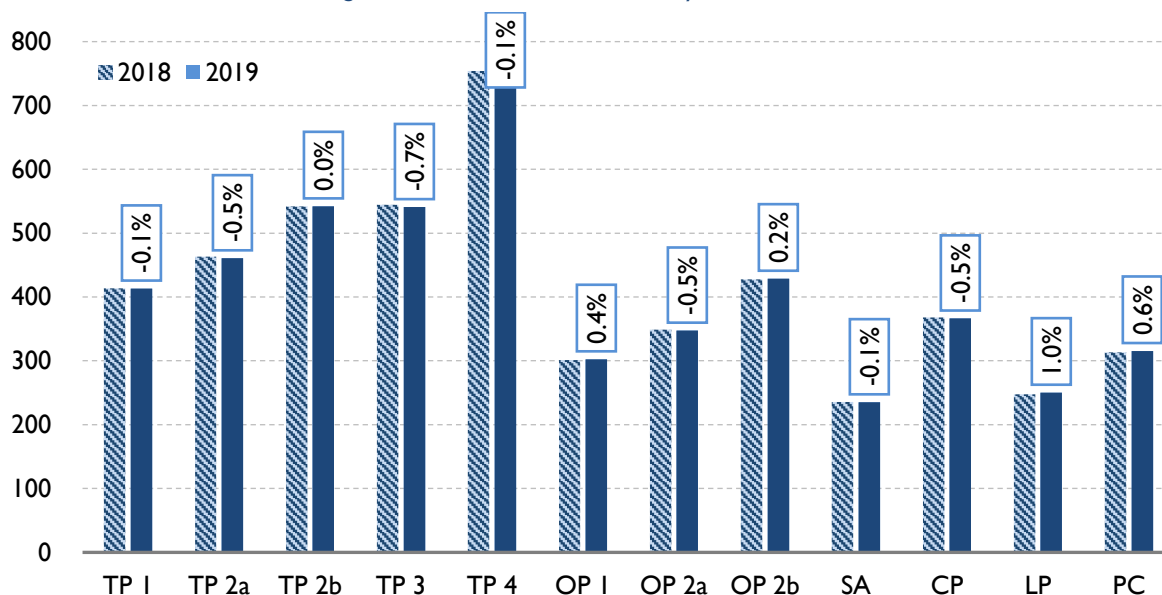
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\* See Appendix page 27A for details of the CPI sub-indices rates applied, COICOP classification and 12-month rate of change, and the areas re-priced.

# The Cost of an MESL in 2019

The core MESL cost (excluding housing, childcare, and effect of secondary benefits)<sup>iii</sup> has shown negligible change from 2018 to 2019, with an average change of -0.06%. While costs in certain areas of core expenditure increased (e.g. Household Energy: +4.6%, Health: +0.8%), these increases were generally offset by a range of decreases in other core expenditure areas (e.g. Food: -0.6%, Clothing: -1.7%, Household Goods: -3.2%, Communications: -2.9%).

**Graph I** Change in core MESL expenditure, 12 urban household compositions  
 Excludes housing, childcare and effect of secondary benefits



The rate of change in MESL need varies by household composition, due to differences in the basket of goods and services required for each household. For example, households with older people (LP and PC) need to spend proportionately more on household energy, and as a result price increases in this area have greater impact on the MESL costs for these household types.

## Housing & Childcare Costs

Private rents have continued to rise, with a national average increase of 5.6%\* in the last year. Compared to the recession low point of 2010, rents are now 69% higher. Rents have shown exceptional rates of increase, rising at over 5.0% per year (nationally) for the last six years.

\* CPI Detailed Sub-Index rate 'Private Rents', 12 month change to March 2019

In the last year rents in the Dublin area increased by 9.2% for a one bed dwelling, 9.1% for a two-bed dwelling and 11.6% for a three-bed dwelling\*. Such increases have led to dramatic rises in the overall cost of an MESL for households unable to access social housing and a differential rent.

There has been a 3.9% increase in the overall cost of an MESL from 2018, when full housing (private rent) and childcare (net of ECCE and CCS U) costs are included. Over the last five years MESL need (inclusive of rent and childcare) has increased by 13.3%. Average CPI inflation has shown a cumulative change of 1.1% for the same period.

The CPI inflation rate has underestimated the change in minimum living costs (inclusive of rent and childcare) by 12.2 percentage points, from 2014 to 2019.

## Childcare

For 2019, the childcare cost included in the MESL basket for babies and pre-school age children is based on the latest available Pobal data<sup>iv</sup>. Following consultation with the Pobal researchers, this core childcare cost is adjusted where appropriate to reflect either the universal element of the CCS or the ECCE, as relevant to the age-group of the child.

For primary school age children, the MESL cost is adjusted by CPI sub-index for childcare. This measured inflation of 1.4% increase in the last year.

When examining income scenarios for households with younger children, eligibility for the targeted elements of the CCS is tested, and applicable subventions are applied to the gross childcare cost.

The National Childcare Scheme is due to be rolled out in November 2019, as such it is not included in the current MESL, but will be reflected in the 2020 expenditure needs data and income adequacy assessments.

## Change in MESL compared to CPI inflation

There was an average change of +1.1% in consumer prices generally from 2018 to 2019<sup>†</sup>, as measured by the CPI in the twelve months to March 2019. Comparing changes in the cost of an MESL to the CPI inflation rate shows the CPI tends to demonstrate a notably different rate of change. As price fluctuations in different areas of expenditure vary from year to year, the direction of change in the MESL and CPI can also vary.

\* Rate of change in average private rents between Q4 2017 and 2018, data from RTB Rent Index, published on-line, accessed April 2019.

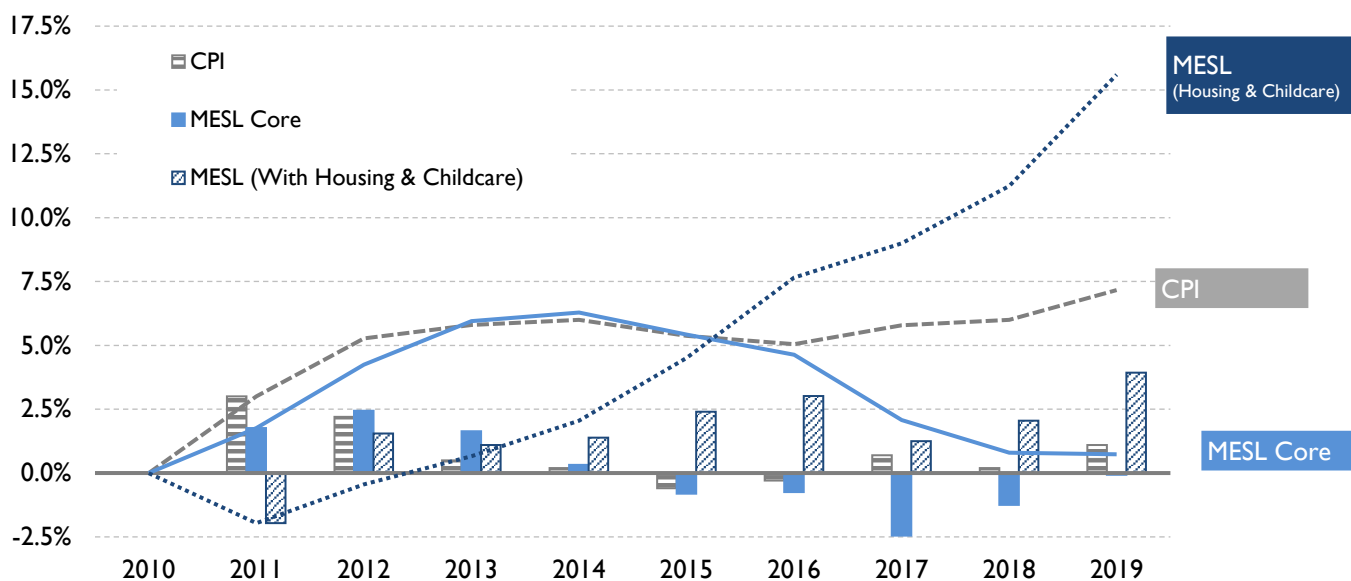
<https://www.cso.ie/px/pxeirestat/Statire/SelectVarVal/Define.asp?maintable=RIQ02&PLanguage=0>

† All CPI data refers to CSO published in April 2019, measuring the rate of change in the twelve months to March 2019. For details of the sub-indices rates utilised see Appendix page 27A.

By its nature the MESL basket is more limited and concentrated on basics such as food and home energy, than the average consumer basket. For example, food represents an average of 23% of the MESL basket, household energy 11% and public transport 11%, these areas represent 10%, 4% and 1% of the CPI basket respectively. Approximately 40% of the Consumer Price Index (CPI) basket is comprised of goods and services which are not part of the MESL basket. As a result changes in prices effect the overall cost of an MESL differently from the national average measured by the CPI.

The graph below illustrates the annual and cumulative change in prices as measured by the CPI, compared to the average change in urban MESL expenditure need. The change in MESL need is tracked in the core MESL (excluding housing, childcare and the effect of secondary benefits), and for scenarios which include private rented housing and childcare. The disparity in the rates of change highlights the importance of the composition of the basket of goods being tracked in informing how overall living costs and needs are changing.

**Graph 2 Cumulative & annual change in MESL & CPI**



There is a body of evidence<sup>v</sup> which demonstrates that inflation, and changes in the overall cost of living, are felt differently by various social groups and at different income levels. Broadly speaking, this is due to the average basket of goods used to measure inflation generally, the CPI, not reflecting the specific basket needed and consumed by different groups in society. On average, increasing costs in one area, for example food or household energy, may be offset (at least partially) by reducing costs in other areas, for example mortgage interest rates, and thus overall CPI rates may show marginal change from year to year. However, particular groups may experience notable increases in their living costs as their specific consumption needs leave them more vulnerable to rising

costs in one are, e.g. food or energy, without benefiting from the decreasing cost in other areas.

The disparity between changes in the MESL and the CPI index re-enforces the point made by the CSO, that the CPI is not a cost of living index<sup>vi</sup>, and is reflected in the findings of ESRI research demonstrating the different rate of inflation experienced by households on lower incomes when compared to the national average<sup>vii</sup>.

The above points demonstrate that CPI does not provide an appropriate basis for measuring the change in needs and costs for those dependent on social welfare supports and/or on low incomes.

# Social Welfare Adequacy Assessment

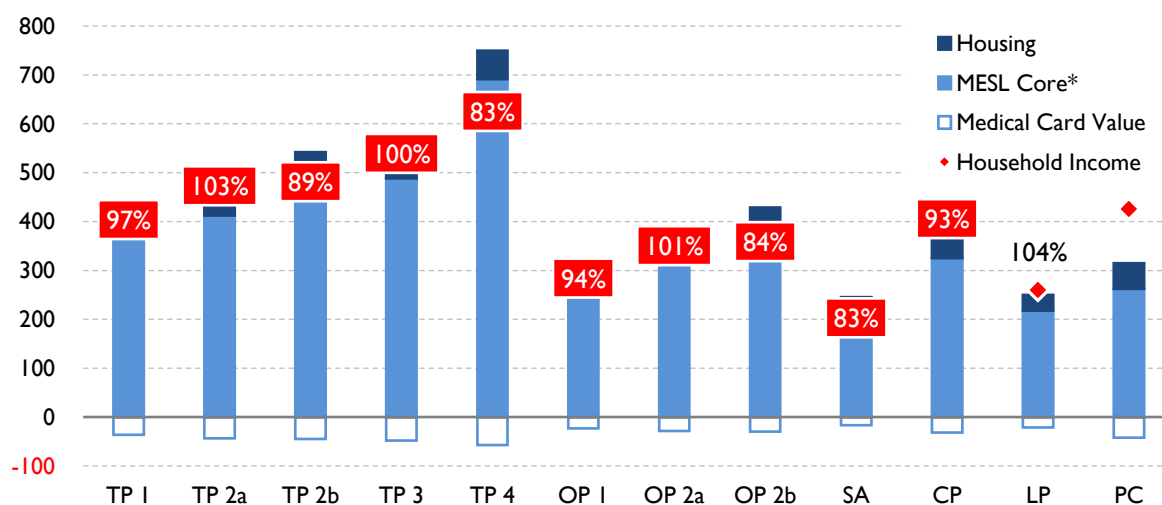
The MESL consensual budget standards research contributes a unique indicator to the debate on what constitutes a socially acceptable minimum level for a life with dignity. It provides a unique body of evidence to shine a light on what is needed to avoid poverty, enable participation and inclusion; and to inform debate on where the appropriate level of a minimally adequate income may lie. In this way, the MESL expenditure needs data serves as a benchmark to assess the adequacy of social welfare supports.

This section presents the MESL assessment of social welfare income inadequacy for 2019<sup>viii</sup>. A broad evaluation of 214 test household cases benchmarking the adequacy of social welfare supports, is first examined. The analysis identifies trends in income inadequacy with a focus on deep income inadequacy. The particular dimensions of household need and the response of the social welfare system which contribute to income inadequacy are highlighted.

Graph 3 summarises the position of a set of 12<sup>ix</sup> representative household compositions. The detail of these calculations, along with the position of these households in additional income scenarios and when in a rural area, are presented in full in the appendix. These compositions are representative of typical household make-ups and illustrate various aspects of the income adequacy and inadequacy found in the analysis.

The analysis includes housing costs based on differential rent (and the Rent Supplement tenant contribution for working age household without children). Households not in traditional social housing, e.g. receiving Housing Assistance Payment while in private rented accommodation, may face additional costs in the form of rent top-ups.

**Graph 3** Social welfare benchmarked against urban MESL expenditure need, 12 representative household compositions<sup>ix</sup>



## Social welfare income adequacy trends

To track the changing trend of social welfare income adequacy the annual MESL analysis includes an assessment of 214 test cases, benchmarking the adequacy of social welfare supports when in an urban area and living in social housing (rent supplement for working-age households without children).

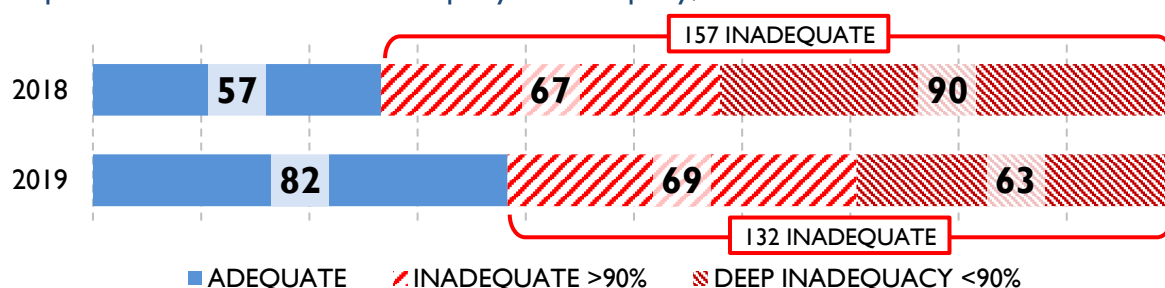
The MESL data can distinguish between the MESL expenditure needs of 69 compositions of 1 to 4 children across four age-groups, this results in 69 Two Parent household compositions and 69 One Parent household compositions. Further permutations are introduced through examining different income scenarios. This flexibility enables the benchmarking of social welfare adequacy for 214 test cases. The cases are comprised of the following household types, compositions, and income scenarios:

**Table 2** 214 Household Test Cases

Two Parents	1 to 4 children, 4 age-groups	Social Housing	Jobseeker & Qualified Adult	69 cases
Two Parents	1 to 4 children, 4 age-groups	Social Housing	Jobseeker x 2	69 cases
One Parent	1 to 4 children, 4 age-groups	Social Housing	OFF / Jobseeker	69 cases
Working Age, No Children	Single & Couple	Rent Supplement	Jobseeker	2 cases
Pensioner	Living Alone & Couple	Social Housing	State Pension	5 cases

Continuing the trend of recent years, the number of cases demonstrating inadequacy declined in 2019. With 25 cases moving from inadequate income in 2018 to adequacy in 2019. Furthermore, the adequacy gap has improved in all cases, with the proportion of minimum need which is met by social welfare increasing.

**Graph 4** Social Welfare Adequacy & Inadequacy, 2018 & 2019

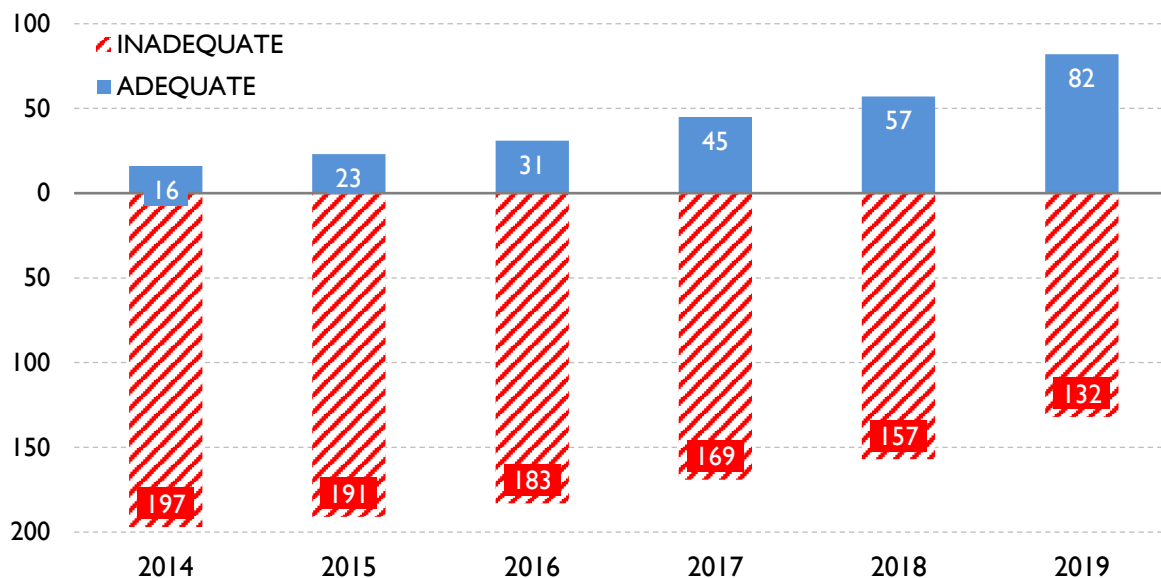


132 cases demonstrate inadequacy, of these 69 have an income which meets at least 90% of the MESL expenditure need. However, 63 cases demonstrate deep income inadequacy, where income meets less than 90% of MESL expenditure need. This is a

notable reduction from the position in 2018 when 90 cases demonstrated deep income inadequacy.

This is progress towards income adequacy for a greater range of household compositions.

Graph 5 Social Welfare Adequacy – trend from 2014 to 2019



## Deep Income Inadequacy

Deep income inadequacy means household income meets less than 90% of a household composition’s MESL expenditure need. The MESL standard represents a socially negotiated consensus on the necessities and essentials which people have generally agreed everyone needs to have for a socially acceptable minimum standard of living. Having a consistently inadequate income means doing without what is required to meet basic needs and to take part in normal day-to-day activities, and participate in society.

The trend of recent years shows progress being made as more households move into income adequacy, and a reduction in the adequacy gap for those household compositions continuing to demonstrate income inadequacy when dependent on social welfare. Despite this progress deep income inadequacy persists.

Certain household types are particularly vulnerable to deep income inadequacy. There are dimensions of these household’s need which are not covered by current social welfare system. Deep income inadequacy is now exclusively found in households which are headed by one adult, i.e. single working-age adult and lone parent households, or in households with older children. These issues raise important questions about the relativities between rates of payment in the social welfare system as currently structured.



## Older children aged 12 and over

Older children have additional and different needs distinct from children in younger age groups. The cost of an MESL is highest for older children, aged 12 and over. The direct MESL needs of older children cost approximately €120 per week, over 63% more than the minimum needs of younger children. Social welfare supports meet 62% of the MESL costs for an older child, compared to meeting over 90% of MESL costs of younger children.\* Consequently, deep income inadequacy is found more frequently in household compositions with older children.

Of the 214 test cases examined, 207 are household compositions with children. These are comprised of 69 permutations of household composition with one to four children across four age groups, examined in the context of a One-Parent household type and a Two Parent household type in two distinct income scenarios. Within the 69 permutations of ages and number of children, 35 include at least one older child.

**Table 3 Social Welfare Adequacy – Households with children**

		INADEQUATE		ADEQUATE	
		Income < 90%	Income > 90%	Income < €5	Income > €5
TP 1JS & 1 QA	ALL (69)	24	30	1	14
TP 2JS	ALL (69)	4	17	3	45
OP OFP / JS	ALL (69)	34	21	3	11
TP 1JS & 1 QA	OLDER (35)	24	10	0	1
TP 2JS	OLDER (35)	4	17	3	11
OP OFP / JS	OLDER (35)	30	4	1	0

Table 3 provides a breakdown of the social welfare adequacy test for each of the household with children compositions, in one and two parent household types. Within the set of test cases examined, 35 of each of the household with children compositions include older children, a total of 105 cases.

Households with older children (age 12 and over) make up the majority of cases demonstrating deep income inadequacy. 58 of the 63 deep inadequacy cases are households with at least one older child.

When a household with an older child does not demonstrate deep income inadequacy, it is due to either the presence of younger children (which have a lower MESL cost and offset some of the additional cost associated with older children), or it is a two adult headed household.

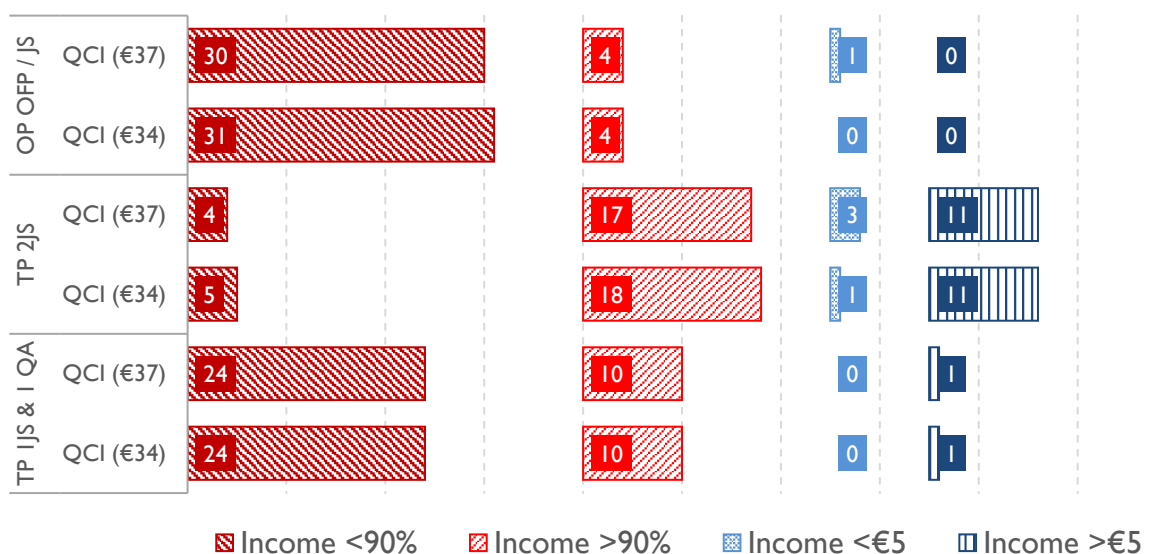
\* See Cost of a Child, page 22, for further discussion, and Table 4.

One parent household compositions demonstrate the greatest rate of deep income inadequacy, and the highest rate of older child deep income inadequacy. Two parent household compositions only demonstrate deep income inadequacy when at least one child is aged 12 or over.

Budget 2019 introduced a higher rate of Qualified Child Increase (QCI) for children aged 12 and over. The additional €3 payable for older children in social welfare dependent households represented a crucial step in acknowledging the additional minimum needs of older children and building towards providing a minimally adequate income. However, the current supports continue to fall significantly short of the MESL needs of households with older children.

The impact of this measure is assessed by comparing the current situation, to a scenario where the higher rate was not introduced and the standard 2019 QCI rate applies to all age-groups, Graph 6 illustrates the results household compositions with older children. This shows that the additional €3 per week for an older child has contributed to moving three household compositions into income adequacy, which otherwise would have inadequate income, and has moved two cases from deep income inadequacy to inadequacy within 10% of MESL need.

**Graph 6** Assessing impact of higher QCI (€37) rate for older children



This first step has not had a significant effect on the rate of deep income inadequacy amongst households with older children, as the initial rate is insufficient to address the degree of income shortfall. Nevertheless, the measure represents the start of a vital rebalancing of the social welfare system – income adequacy can only be progressively realised through incremental steps which towards adequate levels of support, as such it is essential that further progress be made in this area.

## Single adult headed households

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The MESL data also shows that the current social welfare system underestimates the cost of one adult headed households compared to two adult headed households, consequently lone parent households and single adults of working age demonstrate the greatest rate of deep income inadequacy.

The current structure of the social welfare system implicitly regards a couple as requiring 1.66 times the income support of a single headed household. Analysis of the MESL data finds that the minimum needs\* of a working-age couple (either parents or couple without children) cost 1.5 times that of an equivalent one adult headed household (either lone parent or single working-age person).

This is not because the second adult consumes less than the first, but instead that there are significant economies of scale available to two adult households which reduce the relative cost of the second adult in the household. For example, there are economies of scale available in food costs and home energy costs for couple headed households compared to single headed households. This finding has been observed not only in Ireland but also in other countries with developed minimum budget standards research, a forthcoming paper examines the situation in Ireland, the UK, France and Portugal.

The MESL analysis finds that one adult headed households demonstrate a greater rate of income inadequacy and deep income inadequacy than two adult headed households. This is also reflected in SILC data, showing that the households compositions with the highest rates of at-risk-of-poverty, deprivation and consistent poverty are lone parent and working-age single adult household compositions.<sup>x</sup>

## Households with Children

The combined effect of increases to primary social welfare rates, including the introduction of the higher rate of QCI for older children, and marginal changes in the cost of an MESL, has resulted in an improvement for all social welfare dependent households with children examined. The adequacy gap between the income provided by social welfare and the cost of an MESL has decreased, with notable decreases in the level of deep income inadequacy.

All of the household cases which have moved to income adequacy in 2019 are households with children. These household compositions had a social welfare income which met at least 95% of MESL need in 2018. Consequently, the adequacy gap had

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\* Based on urban MESL expenditure need, adjusted for Medical Card, and housing based on differential rent or rent supplement tenant contribution.

reduced to a level where the 2019 improvement in social welfare rates could bridge the remaining gap.

The two household compositions with two younger children, of pre-school and primary school age (TP2a and OP2a in Graph 3), illustrate this. In 2018 these compositions had almost reached marginal income adequacy, with income meeting 98% of MESL need. Now in 2019, the Two Parent composition shows income adequacy, with an income almost €12 above minimum need per week. The One Parent composition is in marginal adequacy, with an income almost €3 above minimum need; however, when the average weekly value of the Christmas Bonus is taken into consideration, the household situation improves with average income exceeding MESL need by €8 per week. This is the first year these household compositions have demonstrated income adequacy since 2010.

The positive impact of the improved rates of social welfare support are particularly evident for households with younger children. Most of the 25 compositions moving to adequacy in 2019 include a pre-school age child. The direct MESL costs of a child are lowest for this age-group, as detailed below, and hence the calls on limited resources are reduced, and overall household need is adequately met by current rates.

However, as discussed above households with older children and households headed by one adult show the greatest rate of deep income inadequacy. While, the increases in primary social welfare rates and introduction of the higher rate of Qualified Child Increase have contributed to reducing the degree of income inadequacy for these household types, the majority continue to demonstrate income inadequacy.

## Working Age Adults, no children

Working age households and individuals without children, also show income inadequacy when dependent on social welfare. However, the adequacy gap has again reduced due to increases in social welfare rates of payment and the decline in the cost of an MESL.

The single adult (SA) household type continues to demonstrate deep income inadequacy, with a full Jobseekers payment meeting 84% of MESL expenditure need\*, when living alone in an urban area. This represents a nominal income shortfall of over €42 per week.

When in receipt of a Jobseekers payment for over 15 months, the Single Adult household may be eligible for the Christmas Bonus and the Fuel Allowance. These payments would contribute an additional €16.02<sup>xi</sup> average weekly income, over the year. This would bring household income to 89% of MESL expenditure need.

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\* Based on core MESL costs (adjusted to reflect secondary benefits) and net housing costs when in receipt of Rent Supplement.

The two working-age adult (CP) household type does not demonstrate deep income adequacy, as household income from two full Jobseeker's Benefit (JB) payments, meets 93% of MESL expenditure need.

## Housing costs

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These scenarios are based on private rented housing, renting within the current Rent Supplement (RS) / Housing Assistance Payment (HAP) limits for Dublin, and the housing cost is based on the tenant contribution required when in receipt of Rent Supplement. If the household is in a HAP tenancy and required to pay a rent top-up in addition to the differential rent component, the depth of inadequacy would be greater.

For example, the current RS / HAP rent limit in Dublin for a single person is €660 per month, average rents in Dublin for a one-bedroom unit are €1,250 per month. Taking 90% of the average as a benchmark, €1,125 per month, the rent limit falls €465 short per month. The limit may be increased by up to 20%, on a case-by-case basis, bringing shortfall to €333 per month.

Under HAP the tenant pays a differential rent, calculated on the basis of income. In the Dublin City Council area, the rent payable by a single person in receipt of the full rate of Jobseekers is €25.60 per week. Additionally, the tenant must pay the difference between the HAP rent limit and actual market rent payable for their accommodation.

Based on the housing costs above, a full rate of Jobseeker's would provide for 59% to 64% of MESL expenditure need. In the case of a long-term social welfare recipient, the additional supports would bring this to 63% to 69%. In all cases income would be significantly below the actual expenditure required for an acceptable minimum standard of living. Furthermore, the increases in rental costs in the last 12 months have resulted in a deepening of the income inadequacy found in these situations by several percentage points, despite the €5 increase in the Jobseekers Personal Rate.

## Adults under 26

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A reduced rate of Jobseekers Allowance was first introduced in 2009 for under 20s. The reduced rates were expanded in subsequent years, and in 2019 a maximum rate of €112.70 will apply for 18 – 24 year olds, and a maximum rate of €157.80 will apply for 25 year olds. The full personal rate, €203.00, will apply for adults aged 26+ (and those with dependent children).

As demonstrated above the full Jobseekers personal rate, €203 per week, does not enable an MESL for a working-age adult living alone. The reduced rates of Jobseekers for adults under 26 ensure an individual would experience an untenable income shortfall if attempting to live alone outside of the parental family home when reliant on the reduced JA rates.

The cost of an MESL for an unemployed young adult living in the parental family home (and qualifying for a full medical card) is €148 per week.

The maximum rate of JA for 25 year olds (€157.80) provides an adequate income, in the context of the adult continuing to live in the parental family home, thereby avoiding the cost of rent and the full cost of running a household.

The reduced rate of JA for adults under 25 (€112.70) continues to fall short of providing an MESL, meeting only 76% of urban MESL need, in the context of the adult continuing to live in the parental family home. Despite the increase made this year an individual in this situation would face deep income inadequacy and require significant support from their family in order to afford an MESL.

The maximum JA rate for an 18 – 24 year old would provide for only 36% of urban MESL need, if living alone in Dublin and in receipt of the Housing Assistance Payment, and paying a rent top-up as detailed above.\*

## Pensioner Households

The increase to the State Pension rates, for the fourth successive year, has continued to improve the position of all pensioner household types examined.

The Pensioner Couple household type remains in a position of income adequacy. The combined effect of a modest decrease in MESL costs and improvement to income increases the degree of discretionary income above the MESL expenditure need floor.

For the Pensioner Couple household, in social housing, the contributory state pension and qualified adult payment (combined with secondary supports) provide an income that is 35% above the MESL floor need in an urban area and 10% in a rural area. The degree of income above the MESL floor increases when the household is in receipt of two state pensions, e.g. with a Contributory & Non-Contributory pension net income is 59% above the MESL floor need in an urban area and 31% in a rural area.

### Pensioner, Living Alone

The MESL expenditure need of the single pensioner is approximately 80% that of the pensioner couple household. However, household income from State Pension (and secondary supports) for a pensioner living alone, is between 51% and 64% of a pensioner couple household's.

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\* Housing cost is based on paying a differential rent of €23.40 per week, and an additional top-up of €76.84 per week (€332.97 per month) to meet the shortfall between the HAP rent limit and 90% of avg. rents.

The Pensioner living alone household type has tended to demonstrate greater vulnerability to income inadequacy. In 2017 this household type moved to marginal income adequacy, when in receipt of a Non-Contributory Pension and living in urban social housing, for the first time since 2010. The Contributory Pensions had returned to providing a marginally adequate income in 2016.

The combination of the increased State Pension rate and additional week of Fuel Allowance have added €5.43 the average weekly household income in 2019.

The degree of adequacy has improved, with the Non-Contributory Pension, and secondary supports, providing an income that is 4.3% above the MESL floor need when in an urban area and living in social housing. This household type would have an average of €10.64 per week above the MESL expenditure need.

When in a rural area this household type continues to demonstrate deep income inadequacy. The income from the Non-Contributory Pension meets only 83% of MESL expenditure need and slightly more (87%) if in receipt of the Contributory Pension.

## Rural Difference

Households in rural areas have different and additional needs to meet the same socially acceptable minimum standard of living as households based in urban areas. Core MESL costs (before housing) are generally higher in rural areas, primarily due to additional costs related to transport and home energy.

The core urban MESL costs include transport related costs based on the use of public transport. For rural households private transport is a minimum need, as public transport options are limited and do not tend to offer an adequate level of service to rely on to meet all transport needs.

The free travel pass removes the need for transport related costs for urban based pensioner households, in the MESL expenditure budgets. Meeting the transport needs of rural pensioner households requires a car. Consequently, car related costs (fuel, maintenance, insurance, etc.) add an additional €59, per week, to the MESL budget for a lone pensioner in a rural area, while the urban lone pensioner household has no direct transport costs.

Other areas of additional expense for rural based MESL household budgets, include:

- › Household energy due to use of home heating oil as opposed to gas in an urban area
- › Higher waste charges
- › Additional food costs due to less proximity to large supermarkets, requiring greater use of small local shops (in addition to supermarkets) in comparison to urban household budgets.

However, it must be noted, that basic health costs (e.g. GP visits) and childcare costs are lower in the rural MESL household budgets. Furthermore, when comparing household scenarios based on market rents (as opposed to social housing) overall rural MESL costs tend to be notably lower than the equivalent household in an urban area.

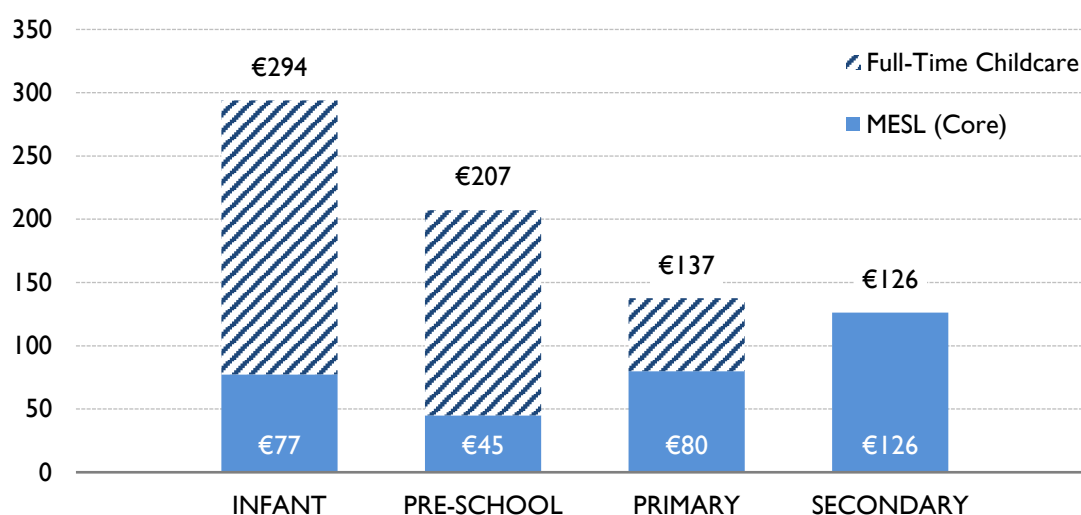


# Cost of a Child

A child’s needs vary with age, to reflect this the MESL data defines four child age-groups and identifies the direct MESL cost at each stage of childhood.

The direct cost of a child is based on expenditure needs which can be attributed solely to a child and excludes wider household costs. A family household has different minimum costs compared to a household without children, due to various needs associated with family life. These costs are included in the MESL budgets for parents as they are not specific to a particular child or age-group, but are applicable to households with children independent of age.

**Graph 7** Direct Cost of a Child's MESL by child age group, per week  
*Excludes the effect of secondary benefits*



- › The cost of a child’s core MESL expenditure (excluding the effect of secondary benefits) ranges from €45 at pre-school age to €126 at secondary school age.
- › The MESL core cost is highest for older children, aged 12 and over. An older child’s minimum needs cost at least 63% more than younger age-groups, requiring €46 per week more than a primary school age child, for example.
- › Over two-thirds of the higher MESL costs for older children are due to additional food, clothing, personal care and social inclusion costs. A further fifth reflect the additional expenses associated with second level education.
- › Aside from childcare, food is the largest area of expenditure for each age-group, followed by clothing for an infant, savings and contingencies for a pre-school child and social inclusion for primary and secondary school aged children.
- › Social inclusion is a significant area of minimum expenditure need for school age children. This budget area includes participation in various physical and sports activities, such as swimming and football, a bicycle, an allocation for attending friends’ birthday parties and three trips to the cinema a year.

## Childcare

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The cost of childcare has a significant impact on the cost of an MESL. When childcare is required, the overall MESL costs can be substantially higher for younger children than older children.

- › When full-time childcare is included, the overall MESL need is highest for a baby, with costs declining for each subsequent age group.
- › MESL costs including full-time childcare (adjusted for ECCE or CCS U), are four and a half times the core MESL for a pre-school age child and almost four times the core MESL for an infant.
- › The inclusion of full-time childcare for children makes infancy the most expensive stage, with an average weekly MESL expenditure need of €294.
- › The net annual cost of urban full-time private childcare for an infant is over €11,250.
- › The ECCE scheme reduces the cost of childcare for a pre-school age child, through the provision of a free pre-school place, the net annual cost of urban full-time care is still over €8,400.
- › Full-time childcare accounts for approximately three quarters of total MESL costs for these age groups.
- › The CCS Plus scheme can potentially offset a significant portion of childcare costs for eligible households. The effect of the CCS Plus is included, where applicable, in the employed scenarios below.

## Role of services

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The universal GP Visit medical card for under sixes demonstrates the potential of services to reduce MESL expenditure need. This support contributes to the (relatively) low MESL costs of pre-school aged children. Health costs for an adolescent are 2 ½ times greater than that of the pre-school child. An extension of free GP care to children in all age groups would contribute to lower MESL costs across all age groups.

## Adequacy of Child Related Social Welfare Supports

Identifying the cost of a socially acceptable minimum standard of living for a child enables an assessment of the adequacy of child related social welfare supports.

The adequacy of the main child related payments typically available to a social welfare dependent household are benchmarked against the MESL Core cost for each child age-group. The core cost is adjusted to reflect entitlement to a full Medical Card. The results of this assessment are detailed in Table 4.

**Table 4** MESL\* by Child Age and child related social welfare adequacy

	Infant	Pre-School	Primary School	Second Level
MESL (Core) per week	73.06	39.60	73.45	119.95
Child Benefit	32.31	32.31	32.31	32.31
Qualified Child Increase	34.00	34.00	34.00	37.00
Back to School Allowance	...	...	2.88	5.29
Total Social Welfare	66.31	66.31	69.19	74.60
% of MESL met by SW	<b>90.8%</b>	<b>167.5%</b>	<b>94.2%</b>	<b>62.2%</b>

The second level child, aged 12 and over, demonstrates the greatest adequacy gap between direct MESL costs and social welfare supports. However, the introduction of the higher rate of QCI for older children, and the increase in the Back to School Clothing & Footwear Allowance have both contributed to a five percentage point increase in the level of MESL need met, from 57% in 2018 to 62% in 2019.

The introduction of the higher rate of Qualified Child Increase for children aged 12 and over, in 2019, was a vital measure which sees the social welfare system acknowledge that older children have additional minimum needs. The importance of this measure will be in the future steps which build on it to progressively realise a social welfare system which adequately meets minimum needs.

The MESL costs are lowest at Pre-School age, and child related social welfare payments amount to 1 2/3 times the cost of a pre-school child’s MESL. The adequacy gap for household compositions that include a pre-school age child tends to be lowest, as the support above MESL need for pre-school children subsidises the inadequate support for others in the household. Consequently, a pre-school age child’s MESL needs will not be adequately met if they are part of a household which faces income inadequacy.

The MESL expenditure need, as detailed, is the direct cost of a child as part of a family household. Therefore, the child’s MESL needs and income adequacy must ultimately be assessed in the context of the overall household minimum needs. It cannot be assumed the child has adequate income supports if they are part of a household which as a whole has an inadequate income; even if the cost of a child’s MESL expenditure is in principle adequately provided for by child social welfare.

\* Cost of a child’s MESL, excluding childcare, adjusted for full Medical Card.

# Employment

This section examines minimum expenditure need and income adequacy in employed scenarios. The analysis benchmarks the adequacy of the National Minimum Wage, and relevant social welfare supports, for full-time and part-time employment scenarios. Where the analysis finds income inadequacy, the Minimum Income Standard<sup>xii</sup> (MIS) gross salary required for the household to afford an MESL is then calculated.

Where a household’s net income is below the expenditure required for an MESL, it indicates that households of this type would have to forgo items deemed essential in order to make ends meet, and therefore would not be able to live at an acceptable minimum standard and fully partake in the norms of Irish life.

The analysis assesses total household income against each of the household compositions’ total MESL cost (including housing) adjusted for the effect of secondary benefits (primarily the medical card). Household income is comprised of salary after tax (PAYE, USC & PRSI), and applicable social welfare supports, primarily Child Benefit, Working Family Payment and the One-Parent Family Payment.

The discussion in this section focuses primarily on urban-based households. Housing costs are based on differential rent (social housing) for all households with children. The working age (without children) single adult and couple household types’ housing costs are based on private rented accommodation, renting a one-bedroom dwelling in the Dublin area at 90% of the average monthly rent.\*

For households with children, income adequacy is assessed for a range of employment scenarios, and applicable childcare costs are included in each scenario. The calculations assess possible eligibility for the Community Childcare Subvention scheme and adjust childcare costs as applicable (for children below primary school age<sup>xiii</sup>).

The employment scenarios examined are listed below. In all cases full-time employment is based on 37.5 paid hours per week and part-time employment is based on 19 paid hours per week.†

Two Parents	1 Full-Time & 1 Stay-at-home	One Parent	Part-Time
Two Parents	1 Full-Time & 1 Part-Time	One Parent	Full-Time
Two Parents	2 Full-Time		
Singe Adult	Full-Time	Couple	Both Full-Time

\* The effect of the Housing Assistance Payment, impact of top-up rents, and the additional minimum income need of households with children paying a market rent are also discussed in this section.

† The employed income scenarios, for the ten working age household compositions, are detailed in the appendix, Tables 8A to 24A.

## National Minimum Wage & Minimum Income Standard

Employment improves household income in comparison to social welfare alone, when secure and stable hours are available. However, the provision of effective in-work supports, and access to services and supports such as childcare and affordable rents, are vital to enabling minimum adequacy at a salary level at or near the minimum wage.

For households with children all but two of the cases examined demonstrate income adequacy, reliable and adequate hours of minimum wage employment is combined with in-work social welfare supports and services which effectively reduce the cost of an MESL. This assessment is based on the households having access to social housing paying a differential rent, and living in accommodation of good quality with security of tenure. The Community Childcare Subvention scheme is also included, where applicable.

This is in effect a “best case” scenario; where these assumptions do not hold true there is the potential for both the cost of an MESL to be greater, and for income to be lower. Consequently, the adequacy gap between income and expenditure need would be significantly wider.

The discussion below highlights facets of the minimum wage adequacy analysis and Minimum Income Standard calculations, which demonstrate the core issues: services are vital in supporting households to income adequacy, in conjunction with secure employment, but an appropriate minimum rate of pay and well-designed income supports are also crucial.

This is evident in the situation of a single working-age household type, where access to a differential rent can result in income adequacy at a notably lower salary rate than when paying a market rent. However, in either case the current NMW is inadequate.

Setting an appropriate wage floor is essential, to address the needs of those without dependent children, and to set a reasonable floor for other social support mechanisms to work from. Well designed in-work income supports and services which reduce living costs need to work effectively in conjunction with an appropriate minimum wage rate, to enable households with children to achieve an MESL when in employment.

The analysis for households with children examines the efficacy of current measures, and the interaction of these supports with earnings at and above the national minimum wage. Demonstrating, the importance of both support with housing costs, through access to social housing, and support with childcare costs, currently through the Community Childcare Subvention (CCS) scheme.

## Single Adult

The National Minimum Wage increase of €0.25 to €9.80 per hour represents a 2.9% adjustment. This has increased the gross weekly salary of a full-time (37.5 hours) minimum wage employee by €9.38. The additional PAYE, PRSI and USC liable on this salary reduces the net gain to 1.6% (€5.34).

The Marginal Effective Tax Rate on the NMW increase is 43%, for a full-time worker.

Housing costs increased by 9.2% for this household type (in Dublin) between 2018 and 2019, continuing the trend of recent years. This increase offset any other reduction in MESL expenditure need, increasing overall costs for this household type by 4.8%, when paying 90% of average market rent for a one bed dwelling in the Dublin area.

For a working-age single adult living alone in Dublin, paying 90% of average rent, the inadequacy of a full-time minimum wage salary has deepened, with an income shortfall of almost €130 per week. The NMW will provide for only 73% of this households MESL expenditure need, compared to 75% in 2018.

### Minimum Income Standard

To meet the cost of an MESL in 2019, a single adult would need a gross weekly of €581 per week. This Minimum Income Standard is 58% higher than the gross salary from minimum wage employment. It equates to over 59 hours of minimum wage employment per week.

### Housing Assistance Payment

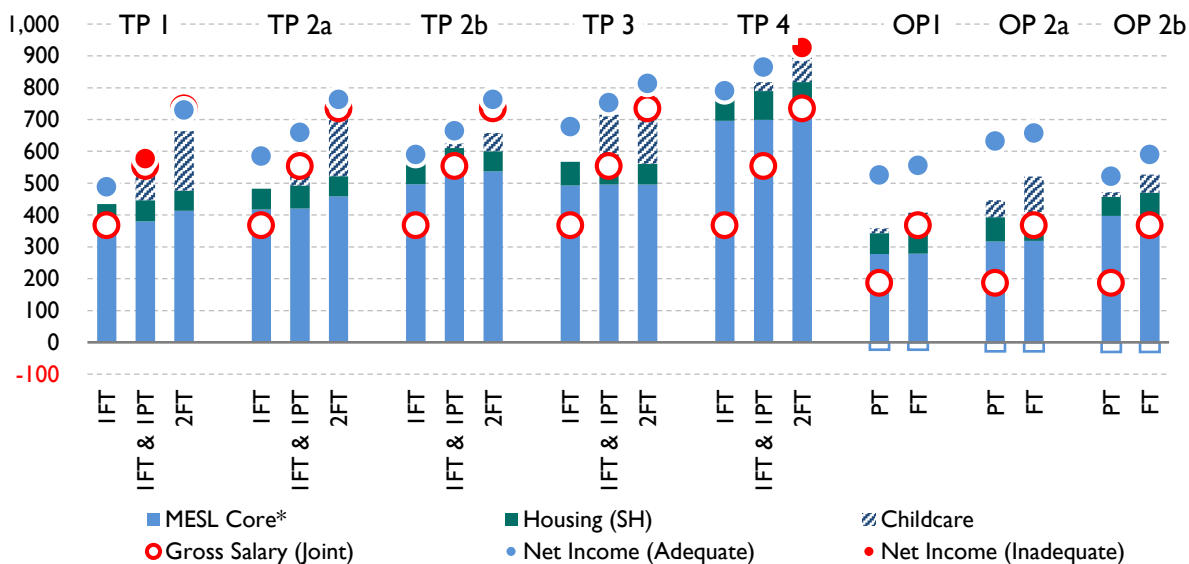
If this household type were in receipt of the Housing Assistance Payment (HAP) the MIS gross salary need could be significantly reduced. Under HAP the tenant pays a differential rent, calculated on the basis of income. Additionally, the tenant must pay the difference between the HAP rent limit and actual market rent payable for their accommodation.

In Dublin the current rent limit for a single person is €660 per month. Average rents in Dublin for a one-bedroom unit are €1,250 per month. Taking 90% of the average as a benchmark for MESL rental costs, €1,125 per month, the rent limit falls €465 short.

In a scenario where this household is in a HAP tenancy, paying a differential rent and a further top-up direct to the landlord, the salary from full-time minimum wage employment would meet 93% of MESL expenditure need. In this scenario the single adult would require a MIS gross salary of €446 per week (€11.90 per hour) 21% above the current National Minimum Wage.

## Households with Children

Graph 8 National Minimum Wage adequacy benchmark (urban social housing)



The discussion below summarises the results of the employed income scenarios<sup>xiv</sup> for eight household compositions with children, as illustrated above.

Minimum wage rates cannot be expected to address poverty and income inadequacy in isolation. Rates of pay, including the minimum wage, cannot take account of household composition, number of people dependent on a wage, etc. Social supports must work in conjunction with an (appropriately set) minimum wage floor, to smooth out such additional and different needs.

The position of the single adult, discussed previously, demonstrates the inadequacy of the NMW for households without dependent children, and the potential of access to affordable housing to limit the earnings above the minimum wage required to enable an MESL.

This section examines the degree to which current suite of measures available to households with children support income adequacy when earning the minimum wage. This includes direct income supports such as Working Family Payment (WFP) and One-Parent Family Payment (OFP), and supports which reduce MESL expenditure need, including Medical Card, social housing, and the Community Childcare Subvention (CCS).

The analysis also examines the position of households at earnings above the minimum wage, highlighting incidents where current measures enable adequacy at the minimum wage but incongruously result in household income inadequacy at higher earning levels. Furthermore, the additional earnings required to enable an MESL when supports are absent is also quantified.

## Two Parents and One Child, Baby

TP I

When engaged in full-time minimum wage employment (either single or dual income) this household composition demonstrates income adequacy, and is in a better position than an equivalent household reliant on social welfare.

In a scenario with full-time and part-time minimum wage employment the household composition demonstrates income inadequacy<sup>xv</sup>, highlighting an anomaly in the interaction of the Community Childcare Subvention (CCS), Working Family Payment (WFP) and Medical Card.

With dual minimum wage employment, one full-time and one part-time (19 hours), this household composition would not be eligible for WFP. The combined net salary for the household is €14 above the threshold for the minimum WFP payment of €20 per week.

The level of support available from the CCS scheme is tied to the household's WFP and Medical Card status. In this scenario, with eligibility for a full Medical Card only, the household qualifies for Band B with a €35 subvention toward part-time childcare.

If the household earned slightly less, for example with the part-time worker engaging in only 15 hours of employment the household will earn €39.20 less in salary. The household would then be eligible for a full Medical Card and the minimum Working Family Payment of €20. In this scenario the household would qualify for CCS Band A, with a €80 subvention toward childcare costs.

Consequently, a household in this situation can be better off with lower earnings / work intensity, to ensure eligibility for WFP and by extension crucial support with childcare costs. Qualifying for the higher childcare subvention rate enables income adequacy, in this scenario, closing the adequacy gap (despite lower income) by reducing childcare costs.

### Minimum Income Standard

When in social housing and paying a differential rent, the household has an adequate income when engaged in dual full-time minimum wage employment.

Where the household does not have access to a differential rent and is instead paying a market rent, the MIS gross salary requirement of the household composition is €514 per week, per adult (equivalent to €3.90 per hour above the NMW).

## Two Parents, Two Children, Pre-School & Primary School Age

TP 2a

This household composition demonstrates income adequacy in each of the three employment scenarios examined. However, the issue of CCS eligibility being contingent on WFP is evident with this household also.



In a dual income, full-time and part-time scenario, the household is eligible for WFP, a full Medical Card, and CCS Band B. In a scenario with dual full-time minimum wage employment, the household is ineligible for WFP, and would qualify for only a GP Visit Card. As a result the household will qualify for a lower rate of CCS subvention (Band D as opposed to Band B).

As a result, the scenario with both adults in full-time employment has a lower level of adequacy compared to the scenario with lower work intensity, when in an urban area.

Net full-time childcare (with CCS Band D) are €217 per week for this household composition, this is €165 higher than net part-time childcare costs (with CCS Band B) for the equivalent household with lower work intensity.

### Minimum Income Standard

When in social housing and paying a differential rent, the household has an adequate income when engaged in dual full-time minimum wage employment.

Where the household does not have access to a differential rent and is instead paying a market rent, the MIS gross salary requirement of the household composition is €517 per week, per adult (equivalent to €4.00 per hour above the NMW).

The higher housing costs in this scenario result in the household retaining full Medical Card eligibility at this rate of pay, and thereby qualify for the higher CCS Band B subvention.

## Two Parents, Three Children, Infant, Pre-School & Primary School Age TP 3

Access to the CCS scheme is also crucial for enabling this household composition's income adequacy when in dual minimum wage employment.

In a dual full-time scenario, when earning the minimum wage, the household is eligible for WFP and a CCS support of €290 per week towards full-time childcare costs for the infant and pre-school age child. With this support reducing the expenditure need, combined income from employment and in-work supports meets the household's MESL expenditure need. Net household income exceeds MESL need by €39 per week.

The issue of qualifying for the higher CCS support being contingent on WFP eligibility is again evident here. In both a situation of full-time and part-time employment, and dual full-time employment, earnings only somewhat above the minimum wage can result in income inadequacy due to qualifying for a lower CCS level of subvention.

- › With both adults in full-time employment earning €1 above the NMW, €10.80 per hour, this household demonstrates a significant income shortfall of €87 per week.

- › At this salary level the household is not eligible for WFP, and as a result qualifies for a lower level of CCS, Band B. This provides a €140 subvention towards childcare costs.
- › The additional earnings result in the household type being €126 worse off than when earning the minimum wage.

Income adequacy remains until salaries reach approximately €475 per week. However, with CCS support remaining contingent on Medical Card status, further marginal increases in salary can result in a return to income inadequacy. Secure income adequacy for this composition, in a dual full-time scenario, is at a gross salary of €540 per week (per adult). At this salary, the household would be eligible for a GP Visit card, and qualify for CCS Band D, providing a €100 subvention toward full-time childcare costs.

#### Minimum Income Standard

Where the household does not have access to a differential rent and is instead paying a market rent, the MIS gross salary requirement of the household composition is €656 per week, per adult (equivalent to €7.70 per hour above the NMW). With the higher housing costs in this scenario, the household would retain full Medical Card eligibility at this rate of pay, and thereby qualify for the higher childcare subvention of Band B.

### Two Parents, Four Children, Two Primary & Two Second Level Age

TP4

When in dual full-time minimum wage employment this household composition demonstrates income inadequacy, compared to income adequacy in situations of lower work intensity.

In scenarios with lower levels of employment the household is eligible for both WFP and a full Medical Card. In the scenario where both adults are in full-time minimum wage employment the household retains eligibility for WFP (€81 per week), but qualifies for a GP Visit Card.

In the MESL budget for this household composition a full Medical Card reduces potential health related expenditure by an average of €57 per week. The GP Visit Card reduces potential health costs by an average of €12 per week. Consequently, in the dual full-time scenario the household's MESL health budget increases by €45 per week. This in conjunction with reduced WFP support, result in the income inadequacy demonstrated.

#### Minimum Income Standard

When living in social housing and paying a differential rent, the MIS gross salary requirement of this household composition is €420 per week, per adult (equivalent to €1.40 per hour above the NMW).

In a situation where the household is paying a market rent, the MIS gross salary requirement of the household composition is €645 per week, per adult (equivalent to

€7.40 per hour above the NMW). At this salary level the household would not be eligible for WFP and would qualify for a GP Visit Card.

## One Parent, Two Children, Pre-School & Primary School Age

OP 2a

When in social housing and accessing childcare eligible for the CCS, this household demonstrates income adequacy in both part-time and full-time minimum wage employment.

The increase in the minimum wage and a €20 increase in the One-Parent Family Payment earnings disregard have combined to improve net household income, compared to 2018.

In part-time minimum wage employment, total household income is €632 per week, 70% of which is comprised of social welfare supports. In full-time minimum wage employment, an equivalent household composition, would have a net household income only €26 higher per week, with social welfare supports contributing 47% of the €656 net income.

The combined tapering of One-Parent Family Payment and Working Family Payment result in a very high (86%) Marginal Effective Tax Rate (METR) on the change in income from part-time to full-time.

Despite the reduction in income supports the household retains the same level of CCS subvention as in part-time employment and full-time minimum wage employment provides the basis of an adequate income. This income adequacy is retained at rates of pay above the minimum wage, when in social housing.

Both social housing and support with childcare are crucial for this household types income adequacy at low to middle rates of pay.

### Minimum Income Standard

Where this household type is not based in social housing and accessing a differential rent, the MIS gross salary need of the household is €1,010 per week. Over €52,500 per annum, or 2  $\frac{3}{4}$  a full-time minimum wage salary.

The current exceptionally high market rents contribute to driving the MIS need to such high levels. However, the steep tapering of One-Parent Family Payment and Working Family Payment are also significant factors.

The combined taper of these supports produces a METR of approximately 90% on gross salary changes between full-time minimum wage and €425 per week (the cut-off point for OFP eligibility). Furthermore, the income trough created by the OFP cut-off point, means gross salaries between €425 and €605 per week result in a lower household income than when earning a full-time minimum wage salary (€367.50 per week).

The continued tapering of WFP, and liability for income taxes, maintain a METR notably above 50%, on increases in earnings between €425 and €665 per week.

This results in the situation where earning a gross salary equivalent to multiple times the minimum wage rate produces a household income which may only be marginally above that available when earning the minimum wage. For example, earning twice the minimum wage (€735 per week), results in a household income €50 (or 7.5%) higher than household income at the minimum wage.

Consequently, moving household income to a point that can close the adequacy gap between income and the MESL costs including market rent, requires earnings which are 2 ¾ the minimum wage rate.

## Differential Rent vs Market Rent

The primary scenarios examined above are based on households in social housing, where weekly rent is calculated in relation to the household’s income, i.e. a differential rent. Access to a differential rent is crucial for enabling income adequacy on earnings at, or near, the minimum wage.

For all but one of the compositions with children, when all adults in the household are engaged in full-time minimum wage employment the minimum wage provided the basis of an adequate income when housing costs were based on social housing, in conjunction with the CCS scheme reducing childcare costs, and in-work income supports working to adequately supplement the minimum wage.

Each of the household compositions examined would need to earn notably above the minimum wage if paying market rents instead of a differential rent.

The One Parent household compositions exhibit particularly high MIS needs when paying market rent. As detailed above this demonstrates issues with the steep tapering and withdrawal rate of income supports for this household type, which require earnings significantly above the minimum wage rate to result in any notable net gain to household income.

**Table 5 Full-Time MIS gross salary need when paying differential rent vs market rent (% of NMW rate)**

	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA
Differential	100%	100%	100%	100%	114%	100%	100%	100%	121%
Market	140%	141%	137%	179%	176%	193%	274%	245%	158%

# Conclusion

This is the fifth year to show a decline in the MESL costs and a reduction in the adequacy gap for the majority of household cases examined. Social welfare now provides the basis of an adequate income for 82 out of 214 urban test cases, a continued improvement from previous years.

This shows that vital progress has been made toward restoring the relative value of social welfare payments in relation to the MESL expenditure need. This progress can be built upon, to continue to address income inadequacy. It is also important that rates of support continue to be maintained and are not allowed to fall behind changing living costs and need again.

Whilst this progress is welcome, the situation of inadequacy in the majority of cases remains, with 132 of the 214 cases examined demonstrating inadequacy. Of these 132 cases, 69 have an income from social welfare that meets at least 90% of MESL expenditure need. However, 63 cases demonstrate deep income inadequacy, where income meets less than 90% of MESL need. This is a notable reduction from the situation in 2018, where 90 cases showed deep income inadequacy.

Deep income inadequacy is a persistent issue. Certain household types are particularly vulnerable to deep income inadequacy as particular characteristics of these household's need are not adequately covered by the current structures of the social welfare system. Deep income inadequacy is now exclusively found in households which are headed by one adult, i.e. single working-age adult and lone parent households, or in households with older children. This raises important questions about the relativities between rates of payment in the social welfare system as currently structured.

The current rates of payment underestimate the minimum needs and costs for older children compared to younger children, and for one adult headed households compared to two adult headed households.

The inadequacy of the current minimum wage rate for a single adult household was established, meeting only 73% of MESL need. A salary rate 58% above the minimum wage is required to enable an MESL when paying a market rent. HAP has the potential to reduce the adequacy gap between MESL costs and minimum wage income. Earnings 21% above the minimum wage would provide for income adequacy if the household is able to avail of support with housing costs.

Establishing the minimum wage as an adequate earnings floor is essential, firstly to address the needs of households without dependent children, but also to set a reasonable base for additional support mechanisms to work from.

Minimum wage rates cannot address poverty and income inadequacy in isolation. Social supports must work in conjunction with an (appropriately set) minimum wage floor, to smooth out the additional and different needs of households with children, to ensure the minimum wage can provide households with dependents an acceptable minimum standard of living.

Supports which reduce living costs (i.e. social housing, limiting childcare costs through the CCS, and the medical card) and direct income supports (Working Family Payment, One-Parent Family Payment, etc.), together with adequate hours of minimum wage employment, provided the basis for an adequate standard of living, in all but two of the household with children cases examined.

The analysis (in the employed section) demonstrated the potential income adequacy available, in the “best case” scenario of households engaged in secure minimum wage employment, with crucial supports of differential rent and childcare subvention limiting the cost of an acceptable minimum standard of living.

However, higher earnings and engaging in further employment did not consistently improve the income adequacy of households. The interaction of in-work social welfare supports and targeted services can create incongruous situations, where higher earnings or more work can lead to income inadequacy not evident at lower levels.

For households with children, the tapering of in-work supports and contingent reduction in supports such as the CCS, can require relatively high earnings to result in modest improvements to net income above that available at the minimum wage. This is particularly evident in the case of One Parent household compositions, and the high salary rates required to enable an MESL when living in the private rented sector.

## Policy Response

With the re-emergence of a discourse in favour of ensuring social welfare provides the basis of an adequate income, the introduction of the higher rate of QCI for older children signposts the consideration which must be given to the relativities which underpin social welfare rates of payment.

The importance of this measure will be in the future steps which build on it, and similar steps to rebalance rates of support for one adult headed households, to progressively realise a social welfare system which adequately meets minimum needs and enables a life with dignity.

The VPSJ’s pre-budget 2020 submission draws on the analysis in this report, applying the MESL as an adequacy benchmark to inform evidence-based policy recommendations. The recommendations build on the progress towards income adequacy to date and set out further measures which could address deep income inadequacy.

## Additional Data

The full set of MESL 2019 data, for all household types and compositions, and the suite of income scenarios are available on the VPSJ's budget standards research website, [budgeting.ie](http://budgeting.ie).

The full catalogue of the ongoing MESL research is also available, including Technical & Working Papers, Research Reports, the Annual MESL Update Papers, Submissions to Government, the MESL Budget Impact Briefings, and the detailed MESL expenditure and income needs of the full range of household types.

The Minimum Income Standard calculator, [www.MISc.ie](http://www.MISc.ie), is a tool which enables individuals and organisations tailor outputs from the MESL 2019 data to their specific needs. The website can be used to examine the minimum expenditure and income needs of the household composition(s) relevant to a user, allowing the user to specify household composition, location, housing type & cost and employment/income scenario.

# End Notes

**i TABLE 1 Social Welfare Scenario Notes**

The social welfare income scenarios assume full entitlement to payments relevant to the household scenario:

Two Parents	JS Personal Rate + Qualified Adult + Qualified Child, Child Benefit, Back to School Clothing & Footwear
One Parent	One-Parent Family Payment / Jobseeker’s Transition + Qualified Child, Child Benefit, Back to School Clothing & Footwear, Fuel Allowance
Single Adult	JS Personal Rate, Rent Supplement (Urban, social housing Rural)
Pensioner, Living Alone	Non-Contributory Pension + Living Alone Increase, Fuel Allowance, Telephone Support Allowance, Household Benefits Package
Pensioner Couple	Contributory Pension + Qualified Adult, Fuel Allowance, Household Benefits Package

Assumed all social welfare dependent households are eligible for a full medical card

**TABLE 1 NMW Employed Scenario Notes**

Housing costs based on social housing (differential rent), with the exception of Single Adult which is based on 90% of average rent for a one bedroom dwelling.

Childcare costs included in MESL expenditure need, as appropriate. The Community Childcare Subvention (CCS) and ECCE scheme are reflected in the net average weekly childcare cost for infants and pre-school age children, as applicable.

Based on full-time employment (37.5 hours), two parent households based on both adults in full-time employment.

Income is net household income, after tax (PAYE, PRSI & USC), and includes applicable social welfare supports e.g. Child Benefit. Means tested social welfare supports included for households with children, e.g. Working Family Payment, One-Parent Family Payment, are included as applicable

Medical card means test applied in each scenario, following HSE Medical Card guidelines

- ii The MESL Expenditure in the social welfare scenario for the working age single adult household type includes housing costs based on Rent Supplement. The cost included is the tenant contribution (based on renting at the Rent Supplement limit for Dublin).

This approach is taken to facilitate comparison of income and expenditure between household types, and to avoid an apparent distortion of this household’s income by including RS as income.

- iii The core Minimum Essential Standard of Living costs specify the core minimum costs, and exclude housing costs (e.g. rent), categories of expenditure which may vary by employment pattern such as childcare, and also the effect of secondary benefits such as a medical card. These additional costs (housing and childcare), and relevant adjustments for secondary benefits, are included in the overall cost of an MESL in scenarios assessing households’ minimum income needs and in the examination of the adequacy of social welfare supports and the national minimum wage.

- iv Pobal, 2019. *Early Years Sector Profile Report 2017/2018*. [www.pobal.ie/app/uploads/2018/11/Early-Years-Sector-Profile-Report-2017-2018.pdf](http://www.pobal.ie/app/uploads/2018/11/Early-Years-Sector-Profile-Report-2017-2018.pdf)

- v For examination of the UK experience see:  
 Smith, Z. and Crawford, I. (2002) *Distributional Aspects of Inflation*, London: The Institute for Fiscal Studies  
 Levell, P. and Oldfield, Z. (2011) *The spending patterns and inflation experience of low-income households over the past decade*, London: The Institute for Fiscal Studies  
 ONS (2014) *Variation in the Inflation Experience of UK Households: 2003-2014. Estimates of the inflation rates experienced by different types of household in the UK*. [www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/compendium/variationintheinflationexperienceofukhouseholds/2014-12-15](http://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/compendium/variationintheinflationexperienceofukhouseholds/2014-12-15)

- vi CSO, 2015. CSO Consumer Price Index Methodology. Published on-line [www.cso.ie/en/media/csoie/surveysandmethodologies/surveys/prices/documents/introductiontocpi2.pdf](http://www.cso.ie/en/media/csoie/surveysandmethodologies/surveys/prices/documents/introductiontocpi2.pdf)

- vii Callan, T. & Colgan, B., 2015. ESRI Research Note: The Distributional Impact of Inflation: 2003-2014. Published on-line [www.esri.ie/publications/the-distributional-impact-of-inflation-2003-2014/](http://www.esri.ie/publications/the-distributional-impact-of-inflation-2003-2014/)



- viii The primary analysis assesses social welfare supports against the total MESL cost (including housing) adjusted for the effect of secondary benefits (primarily the medical card) for each of the household compositions. The discussion focuses primarily on urban based households.

Housing costs are based on social housing for all households with children and pensioner household types.

The urban working age Single Adult and Couple household types' housing costs are based on private rented accommodation and are set at the Rent Supplement ceiling limits appropriate to their situation in Dublin.

Households not in traditional social housing, e.g. in private rented accommodation and in receipt of the Housing Assistance Payment, may face additional costs in the form of rent top-ups.

- ix
- |       |                             |  |
|-------|-----------------------------|--|
| TP 1  | Two Parents with 1 Child    | an infant (aged under 1)   |
| TP 2a | Two Parents with 2 Children | one in pre-school & one in primary school (ages 3 & 6)                     |
| TP 2b | Two Parents with 2 Children | one in primary school & one in secondary school (ages 10 & 15)             |
| TP 3  | Two Parents with 3 Children | an infant, one in pre-school & one in primary school (ages under 1, 3 & 6) |
| TP 4  | Two Parents with 4 Children | two in primary school & two in secondary school (ages 8, 11, 14 & 17)      |
| OP 1  | One Parent with 1 Child     | in primary school (aged 6)   |
| OP 2a | One Parent with 2 Children  | one in pre-school & one in primary school (ages 3 & 6)                     |
| OP 2b | One Parent with 2 Children  | one in primary school & one in secondary school (ages 10 & 15)             |
| SA    | Single Adult, working age   | living alone, no dependent children  |
| CP    | Couple, working age         | co-habiting, no dependent children   |
| LP    | Pensioner                   | living alone   |
| PC    | Pensioner Couple            | co-habiting, no other adults or children in the household                  |

- x The CSO (2018) SILC 2017 data, below, shows that these household compositions have the highest rates of all household compositions, for each category

	At risk of poverty	Deprivation	Consistent poverty
1 adult aged <65	34.2	32.1	20.0
1 adult with children aged under 18	39.9	44.5	20.7

- xi The Christmas Bonus is 100% of primary social welfare, this equates to an average weekly value of €3.90 for a working age single adult in receipt of a full JA payment. The Fuel Allowance amounts to €22.50 per week and is paid over 28 weeks, which is an average of €12.12 over 52 weeks. Combined, these amounts to an additional €16.02 per week.

- xii The MIS method, calculates the PAYE income tax liability, PRSI contribution and amount of USC payable, and assesses eligibility for any social welfare entitlements applicable to the household type. Household income is calculated on the basis of incremental increases in salary, re-assessing the adequacy of household income at each step.

The MIS method involves multiple iterations of these calculations, each iteration representing a €0.10 incremental increase in hourly salary. The Minimum Income Standard for a household is reached at the point where total household income meets the MESL expenditure need of the specified household type.

- xiii MESL childcare costs for infants and pre-school age children are based on the use of formal private childcare providers. Childcare costs at primary school age are based on care being provided by a friend or relative, after school and during school holidays, with an agreed contribution made by the household for this. This type of informal childcare is not eligible for subvention under the CCS scheme.

- xiv
- |            |  |
|------------|--|
| Two Parent | One adult employed full-time (37.5 hours) and one 'stay-at-home' parent;<br>One employed full-time (37.5 hours) and one part-time (19 hours);<br>Both adults employed full-time (37.5 hours) |
| One Parent | Adult employed part-time (19 hours);<br>Adult employed full-time (37.5 hours)  |

- xv In this scenario, with the second adult employed for 19 hours per week, each adult needs to earn €10.90 per hour to have an adequate household income.

# Appendix: MESL Expenditure & Income Tables

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## URBAN 2019

## Core MESL Weekly Expenditure Budget

*Excludes Housing, Childcare and the effect of secondary benefits*

	TWO PARENT					ONE PARENT			OTHER WORKING AGE		PENSIONER	
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	LP	PC
First Child	Infant	Pre-School	Primary	Infant	Primary	Primary	Pre-School	Primary	Single Adult living alone	Couple, co-habiting	Pensioner living alone	Pensioner Couple
Second Child		Primary	Secondary	Pre-School	Primary		Primary	Secondary				
Third Child				Primary	Secondary							
Fourth Child					Secondary							
Food	87.59	115.23	138.41	143.56	217.56	66.57	88.56	111.74	52.51	77.28	63.73	75.85
Clothing	25.42	21.33	27.51	35.01	43.27	12.14	16.21	22.38	9.01	11.74	8.69	14.49
Personal Care	22.37	16.61	22.70	25.95	32.38	8.66	9.88	15.98	12.11	14.80	8.53	12.38
Health	13.90	14.69	17.44	19.70	26.00	9.85	11.69	14.44	6.40	9.73	12.58	25.10
Household Goods	20.82	17.34	18.13	25.30	23.12	14.15	16.35	17.15	4.94	5.75	14.34	15.48
Household Services	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	4.03	4.03	7.09	7.09
Communications	13.61	13.61	18.06	13.61	22.51	9.16	9.16	13.61	9.19	13.64	12.82	12.63
Social Inclusion & Participatio	53.13	68.78	88.87	70.48	126.31	43.63	47.51	67.60	36.76	66.74	39.18	52.22
Education	0.55	7.35	23.95	7.35	47.35	7.35	7.35	23.95	4.47	8.45	0.00	0.00
Transport	55.00	57.70	60.40	57.70	65.80	30.20	30.20	32.90	32.00	64.00	0.00	0.00
Household Energy	48.68	47.11	47.11	51.63	53.01	46.82	46.82	46.82	30.18	33.27	53.85	55.83
Personal Costs	8.17	8.27	8.27	8.38	8.48	8.01	8.11	8.11	7.90	13.52	6.27	6.43
Insurance	30.19	33.00	31.56	36.77	36.69	17.19	20.96	19.52	14.00	26.04	11.45	20.60
Savings & Contingencies	26.71	32.47	32.47	38.23	43.99	21.59	27.35	27.35	11.52	17.28	11.52	17.28
<b>Total</b>	<b>413.19</b>	<b>460.56</b>	<b>541.94</b>	<b>540.74</b>	<b>753.54</b>	<b>302.38</b>	<b>347.23</b>	<b>428.62</b>	<b>235.03</b>	<b>366.27</b>	<b>250.05</b>	<b>315.38</b>
<b>Adjustments</b>												
Childcare PT	142.61	144.55	14.38	287.16	28.77	14.38	144.55	14.38	0.00	0.00	0.00	0.00
Childcare FT	228.39	285.93	57.54	514.32	115.07	57.54	285.93	57.54	0.00	0.00	0.00	0.00
<b>Medical Card Deductions</b>												
Full Medical Card	-36.25	-43.62	-44.66	-47.98	-57.44	-23.45	-28.71	-29.75	-16.97	-31.88	-21.01	-42.02
GP Visit Card	-3.28	-5.46	-7.65	-5.46	-12.02	-4.37	-4.37	-6.56	-2.19	-3.28	-4.37	-8.74

## RURAL 2019 Core MESL Weekly Expenditure Budget

Excludes Housing, Childcare and the effect of secondary benefits

	TWO PARENT					ONE PARENT			OTHER WORKING AGE		PENSIONER	
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	LP	PC
First Child	Infant	Pre-School	Primary	Infant	Primary	Primary	Pre-School	Primary	Single Adult living alone	Couple, co-habiting	Pensioner living alone	Pensioner Couple
Second Child		Primary	Secondary	Pre-School	Primary		Primary	Secondary				
Third Child				Primary	Secondary							
Fourth Child					Secondary							
Food	94.83	127.67	152.60	156.17	238.86	72.78	96.96	121.89	48.96	75.30	62.78	82.55
Clothing	26.81	22.90	29.20	36.82	45.50	12.61	16.83	23.13	6.83	12.95	10.11	16.94
Personal Care	22.02	16.13	21.84	25.50	31.03	8.86	9.89	15.60	6.66	14.57	8.84	12.32
Health	13.23	13.47	16.11	18.42	23.95	9.07	10.68	13.33	6.08	9.21	12.36	24.57
Household Goods	22.46	18.70	19.48	27.21	24.82	15.47	17.75	18.53	14.11	6.88	15.41	17.27
Household Services	9.81	9.81	9.81	9.81	9.81	9.80	9.80	9.80	9.01	9.01	10.07	10.07
Communications	14.00	14.00	18.58	14.00	23.16	9.41	9.41	13.99	9.46	14.05	13.16	12.97
Social Inclusion & Participatio	56.07	71.59	90.65	73.29	126.93	46.55	50.00	69.06	44.49	66.44	39.22	52.27
Education	0.73	8.32	22.54	8.32	44.35	8.32	8.32	22.54	4.31	7.97	0.00	0.00
Transport	116.40	116.40	116.40	116.40	128.05	66.24	66.24	66.24	56.20	56.30	52.11	52.21
Household Energy	55.16	53.63	53.63	58.02	59.37	53.37	53.37	53.37	42.50	46.09	52.46	54.35
Personal Costs	8.92	9.03	9.03	9.13	9.24	8.76	8.87	8.87	8.66	14.27	7.02	7.19
Insurance	45.57	48.01	46.57	52.37	52.30	29.46	33.34	31.90	22.14	35.02	19.01	27.54
Savings & Contingencies	26.57	32.31	32.31	38.04	43.77	21.48	27.21	27.21	11.47	17.20	11.47	17.20
<b>Total</b>	<b>512.59</b>	<b>561.97</b>	<b>638.74</b>	<b>643.51</b>	<b>861.14</b>	<b>372.19</b>	<b>418.69</b>	<b>495.47</b>	<b>290.89</b>	<b>385.26</b>	<b>314.02</b>	<b>387.46</b>
Adjustments												
Childcare PT	112.80	111.96	14.20	224.77	28.40	14.20	111.96	14.20	0.00	0.00	0.00	0.00
Childcare FT	183.85	240.63	56.78	424.49	113.56	56.78	240.63	56.78	0.00	0.00	0.00	0.00
Medical Card Deductions												
Full Medical Card	-37.04	-43.61	-44.44	-48.56	-56.78	-23.28	-28.53	-29.36	-17.01	-32.09	-21.11	-42.24
GP Visit Card	-5.92	-6.91	-6.91	-9.87	-10.85	-3.95	-5.92	-5.92	-1.97	-2.96	-3.95	-7.89

## Cost of A Child

## URBAN

	INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
Food	28.51	22.13	34.19	45.44
Clothing	13.91	4.15	5.61	10.43
Personal Care	9.37	1.23	2.36	7.34
Health	4.97	1.82	3.93	4.55
Household Goods	8.47	2.28	2.55	3.10
Communications	...	...	...	4.58
Social Inclusion & Participation	1.70	3.89	13.48	24.00
Education	...	...	6.71	16.33
Transport	...	2.70	2.70	2.70
Household Energy (Electricity)	1.53	...	...	...
Personal Costs	0.11	0.11	0.11	0.11
Insurance (Health)	4.36	3.88	2.92	2.44
Savings & Contingencies	5.73	5.73	5.73	5.73
<b>Total MESL Core*</b>	<b>78.66</b>	<b>47.91</b>	<b>80.29</b>	<b>126.75</b>

CHILDCARE<sup>†</sup>

Childcare PT	140.64	77.95	14.19	0.00
Childcare FT	225.24	174.82	56.74	0.00
Medical Card Deductions				
Full Medical Card	-4.95	-5.36	-6.56	-6.38
GP Visit Card	0.00	0.00	-2.17	-2.17

\* MESL Core Cost of A Child, excludes Childcare and the effect of secondary benefits

† Net of CCS-U for Infant and ECCE for Pre-School Age

## RURAL

	INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
Food	28.51	24.19	37.15	49.12
Clothing	13.91	4.22	5.78	10.52
Personal Care	9.37	1.03	2.45	6.74
Health	4.95	1.61	3.58	4.25
Household Goods	8.55	2.27	2.52	3.05
Communications	...	...	...	4.58
Social Inclusion & Participation	1.70	3.45	13.77	22.51
Education	...	...	7.59	14.22
Transport	...	...	...	...
Household Energy (Electricity)	1.53	...	...	...
Personal Costs	0.11	0.11	0.11	0.11
Insurance (Health)	4.36	3.88	2.92	2.44
Savings & Contingencies	5.73	5.73	5.73	5.73
<b>Total MESL Core*</b>	<b>78.72</b>	<b>46.50</b>	<b>81.60</b>	<b>123.28</b>
Childcare PT	112.80	47.34	14.20	0.00
Childcare FT	183.85	133.43	56.78	0.00
Medical Card Deductions				
Full Medical Card	-4.95	-5.26	-6.27	-6.08
GP Visit Card	-2.96	-1.97	-1.97	-1.97

## WORKING AGE

## SOCIAL WELFARE SCENARIO

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	One-Parent Family Payment	Jobseeker Transition	Jobseeker Private Rented	2 Jobseeker Private Rented
<b>MESL EXPENDITURE NEED</b>										
MESL Core*	372.28	412.26	492.61	488.08	691.42	274.26	313.86	394.20	213.39	325.03
Housing	45.20	49.30	49.70	53.40	58.40	29.80	33.90	34.30	32.00	110.30
Total MESL Expenditure	417.48	461.56	542.31	541.48	749.82	304.06	347.76	428.50	245.39	435.33
<b>PRIMARY SOCIAL WELFARE</b>										
Adult 1 (JS / OFP)	203.00	203.00	203.00	203.00	203.00	203.00	203.00	203.00	203.00	203.00
Adult 2 (JS / QA)	134.70	134.70	134.70	134.70	134.70	...	...	...	...	203.00
Qualified Child Increase	34.00	68.00	71.00	102.00	142.00	34.00	68.00	71.00	...	...
Total Primary Social Welfare	371.70	405.70	408.70	439.70	479.70	237.00	271.00	274.00	203.00	406.00
<b>SECONDARY SOCIAL WELFARE</b>										
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...	...
BSCFA	...	2.88	8.17	2.88	16.35	2.88	2.88	8.17	...	...
Fuel Allowance	...	...	...	...	...	12.12	12.12	12.12	...	...
Rent Supplement	...	...	...	...	...	...	...	...	120.31	97.39
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	404.01	473.20	481.49	539.51	625.28	284.31	350.62	358.90	203.00	406.00
<b>INCOME ADEQUACY</b>										
(Household Income - MESL Expenditure)	Inadequate -13.47	Adequate 11.64	Inadequate -60.82	Inadequate -1.98	Inadequate -124.55	Inadequate -19.75	Marginal 2.86	Inadequate -69.60	Inadequate -42.39	Inadequate -29.33

\* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

## WORKING AGE

## SOCIAL WELFARE SCENARIO

RURAL	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	One-Parent Family Payment	Jobseeker Transition	Jobseeker Social Housing	2 Jobseeker Private Rented
<b>MESL EXPENDITURE NEED</b>										
MESL Core*	414.63	457.50	533.24	533.55	742.70	344.72	385.70	461.44	254.01	328.60
Housing	56.50	60.17	60.67	63.60	66.77	34.90	38.50	39.00	30.07	110.30
Total MESL Expenditure	471.13	517.67	593.91	597.15	809.47	379.62	424.20	500.44	284.07	438.90
<b>PRIMARY SOCIAL WELFARE</b>										
Adult 1 (JS / OFP)	203.00	203.00	203.00	203.00	203.00	203.00	203.00	203.00	203.00	203.00
Adult 2 (JS / QA)	134.70	134.70	134.70	134.70	134.70	...	...	...	...	203.00
Qualified Child Increase	34.00	68.00	71.00	102.00	142.00	34.00	68.00	71.00	...	...
Total Primary Social Welfare	371.70	405.70	408.70	439.70	479.70	237.00	271.00	274.00	203.00	406.00
<b>SECONDARY SOCIAL WELFARE</b>										
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...	...
BSCFA	...	2.88	8.17	2.88	16.35	2.88	2.88	8.17	...	...
Fuel Allowance	...	...	...	...	...	12.12	12.12	12.12	...	...
Rent Supplement	...	...	...	...	...	...	...	...	...	39.70
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	404.01	473.20	481.49	539.51	625.28	284.31	350.62	358.90	203.00	406.00
<b>INCOME ADEQUACY</b>										
(Household Income - MESL Expenditure)	Inadequate -67.13	Inadequate -44.47	Inadequate -112.42	Inadequate -57.64	Inadequate -184.19	Inadequate -95.32	Inadequate -73.58	Inadequate -141.53	Inadequate -81.07	Inadequate -32.90

\* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

## PENSIONER HOUSEHOLD TYPES

URBAN	LP	LP	PC	PC	PC
Income Scenario	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contributory	Contributory & Qualified Adult
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	217.87	217.87	262.14	262.14	262.14
Housing	32.10	33.80	49.75	51.45	52.46
Total MESL Expenditure	249.97	251.67	311.89	313.59	314.60
<b>PRIMARY SOCIAL WELFARE</b>					
Pension 1	237.00	248.30	237.00	248.30	248.30
Pension 2 / Living Alone	9.00	9.00	237.00	237.00	165.40
Fuel Allowance	12.12	12.12	12.12	12.12	12.12
Telephone Support Allowance	2.50	2.50	...	...	...
Total Primary Social Welfare	260.62	271.92	486.12	497.42	425.82
<b>SOCIAL WEFLARE SUPPORTS</b>					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	260.62	271.92	486.12	497.42	425.82
<b>INCOME ADEQUACY</b>					
(Household Income - MESL Expenditure)	10.64	20.25	174.22	183.83	111.22

\* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario



## PENSIONER HOUSEHOLD TYPES

RURAL	LP	LP	PC	PC	PC
Income Scenario	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contributory	Contributory & Qualified Adult
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	282.54	282.54	334.64	334.64	334.64
Housing	29.47	30.30	45.63	46.47	51.47
Total MESL Expenditure	312.01	312.84	380.27	381.11	386.11
<b>PRIMARY SOCIAL WELFARE</b>					
Pension 1	237.00	248.30	237.00	248.30	248.30
Pension 2 / Living Alone	9.00	9.00	237.00	237.00	165.40
Fuel Allowance	12.12	12.12	12.12	12.12	12.12
Telephone Support Allowance	2.50	2.50	...	...	...
Total Primary Social Welfare	260.62	271.92	486.12	497.42	425.82
<b>SOCIAL WEFLARE SUPPORTS</b>					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	260.62	271.92	486.12	497.42	425.82
<b>INCOME ADEQUACY</b>					
(Household Income - MESL Expenditure)	Inadequate -51.39	Inadequate -40.92	Adequate 105.84	Adequate 116.31	Adequate 39.71

\* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

## MINIMUM WAGE

URBAN	SA	SA	CP
Employment Scenario	Full-Time HAP (+ top-up)	Full-Time Private Rented	2 Full-Time Private Rented
<b>MESL EXPENDITURE NEED</b>			
MESL Core*	218.07	218.07	363.01
Housing	154.70	259.61	259.61
Total MESL Expenditure	372.78	477.68	622.62
<b>NMW SALARY</b>			
Gross Salary 1	367.50	367.50	367.50
Income Tax 1	10.01	10.01	9.51
USC 1	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28
Gross Salary 2			367.50
Income Tax 2			9.51
USC 2			3.89
PRSI 2			5.28
Net Salary	348.32	348.32	697.63
Medical Card	FULL	FULL	GP VISIT
<b>INCOME ADEQUACY</b>	<b>Inadequate</b>	<b>Inadequate</b>	<b>Adequate</b>
(Household Income - MESL Expenditure)	-24.45	-129.36	75.02

## MINIMUM WAGE

RURAL	SA	SA	CP
Employment Scenario	Full-Time HAP (+ top-up)	Full-Time Private Rented	2 Full-Time Private Rented
<b>MESL EXPENDITURE NEED</b>			
MESL Core*	289.30	289.30	385.58
Housing	62.39	91.96	91.96
Total MESL Expenditure	351.68	381.26	477.54

## NMW SALARY

Gross Salary 1	367.50	367.50	367.50
Income Tax 1	9.38	9.38	9.24
USC 1	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28
Gross Salary 2			367.50
Income Tax 2			9.24
USC 2			3.89
PRSI 2			5.28
Net Salary	348.95	348.95	698.19
Medical Card	GP VISIT	GP VISIT	NONE
<b>INCOME ADEQUACY</b>	<b>Inadequate</b>	<b>Inadequate</b>	Adequate
(Household Income - MESL Expenditure)	-2.73	-32.31	220.65

## MINIMUM WAGE

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	376.96	416.95	497.30	492.77	696.11
Childcare	...	...	...	...	...
Social Housing	57.80	66.00	66.00	74.00	83.00
Total MESL Expenditure	434.76	482.95	563.30	566.77	779.11
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	...	...	...	...	...
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	358.33	358.33	358.33	358.33	358.33
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	98.00	159.00	159.00	219.00	286.00
BSCFA	...	2.88	8.17	2.88	16.35
CCS Band	-	-	-	-	-
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	488.64	584.83	590.12	677.14	789.91
<b>INCOME ADEQUACY</b>					
	Adequate	Adequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	53.88	101.88	26.82	110.37	10.80

## MINIMUM WAGE

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	380.14	420.13	537.49	495.95	699.29
Childcare	129.90	53.21	14.38	138.11	28.77
Social Housing	66.90	73.00	73.00	81.10	90.00
Total MESL Expenditure	576.94	546.34	624.87	715.16	818.06
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	...	...	...	...	...
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	186.20	186.20	186.20	186.20	186.20
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	544.53	544.53	544.53	544.53	544.53
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	47.00	47.00	108.00	174.00
BSCFA	...	2.88	8.17	2.88	16.35
CCS Band	B	B	-	A	-
Medical Card	FULL	FULL	GP VISIT	FULL	FULL
Household Income	576.84	659.03	664.32	752.34	864.11
<b>INCOME ADEQUACY</b>					
(Household Income - MESL Expenditure)	Inadequate -0.11	Adequate 112.69	Adequate 39.45	Adequate 37.18	Adequate 46.05

## MINIMUM WAGE

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	413.11	458.29	537.49	495.95	744.71
Childcare	186.55	216.92	57.54	213.47	115.07
Social Housing	64.10	63.20	63.20	65.00	73.50
Total MESL Expenditure	663.76	738.41	658.23	774.42	933.28
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	18.89	18.40	18.34	19.98	17.66
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	367.50	367.50	367.50	367.50	367.50
Income Tax 2	...	...	...	...	...
USC 2	3.89	3.89	3.89	3.89	3.89
PRSI 2	5.28	5.28	5.28	5.28	5.28
Net Salary	697.77	698.26	698.32	696.68	699.01
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	...	...	20.00	81.00
BSCFA	...	...	...	...	16.35
CCS Band	D	D	-	A	-
Medical Card	GP VISIT	GP VISIT	GP VISIT	FULL	GP VISIT
Household Income	730.08	762.88	762.94	813.60	925.58
<b>INCOME ADEQUACY</b>					
	Adequate	Adequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	66.32	24.47	104.71	39.18	-7.70

## MINIMUM WAGE

## HAP SCENARIO

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	376.96	416.95	497.30	492.77	696.11
Childcare	...	...	...	...	...
Housing (HAP + top-up)	87.86	114.14	114.14	116.37	125.37
Total MESL Expenditure	464.82	531.09	611.44	609.14	821.48
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	...	...	...	...	...
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	358.33	358.33	358.33	358.33	358.33
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	98.00	159.00	159.00	219.00	286.00
BSCFA	...	2.88	8.17	2.88	16.35
CCS Band	-	-	-	-	-
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	488.64	584.83	590.12	677.14	789.91
<b>INCOME ADEQUACY</b>					
	Adequate	Adequate	Inadequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	23.82	53.74	-21.32	68.00	-31.57

## MINIMUM WAGE

## HAP SCENARIO

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	380.14	420.13	537.49	495.95	699.29
Childcare	129.90	53.21	14.38	138.11	28.77
Housing (HAP + top-up)	96.96	121.14	121.14	123.47	132.37
Total MESL Expenditure	607.00	594.48	673.01	757.54	860.43
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	...	...	...	...	...
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	186.20	186.20	186.20	186.20	186.20
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	544.53	544.53	544.53	544.53	544.53
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	47.00	47.00	108.00	174.00
BSCFA	...	2.88	8.17	2.88	16.35
CCS Band	B	A	-	A	-
Medical Card	FULL	FULL	GP VISIT	FULL	FULL
Household Income	576.84	659.03	664.32	752.34	864.11
<b>INCOME ADEQUACY</b>					
	Inadequate	Adequate	Inadequate	Inadequate	Marginal
(Household Income - MESL Expenditure)	-30.16	64.55	-8.69	-5.20	3.68



## MINIMUM WAGE

## HAP SCENARIO

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	413.11	420.13	537.49	495.95	699.29
Childcare	186.55	196.92	57.54	213.47	115.07
Housing (HAP + top-up)	94.16	111.04	111.34	107.37	115.77
Total MESL Expenditure	693.82	728.10	706.37	816.80	930.14
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	18.89	20.00	18.34	19.98	19.97
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	367.50	367.50	367.50	367.50	367.50
Income Tax 2	...	...	...	...	...
USC 2	3.89	3.89	3.89	3.89	3.89
PRSI 2	5.28	5.28	5.28	5.28	5.28
Net Salary	697.77	696.66	698.32	696.68	696.69
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	...	...	20.00	83.00
BSCFA	...	...	...	...	16.35
CCS Band	D	B	-	A	-
Medical Card	GP VISIT	FULL	GP VISIT	FULL	FULL
Household Income	730.08	761.28	762.94	813.60	925.27
<b>INCOME ADEQUACY</b>					
	Adequate	Adequate	Adequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	36.26	33.18	56.57	-3.19	-4.86

## MINIMUM WAGE

RURAL	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home	I Full-Time & I Stay at Home
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	475.33	518.20	593.93	594.24	803.39
Childcare	...	...	...	...	...
Social Housing	54.20	51.73	51.73	49.27	45.30
Total MESL Expenditure	529.53	569.93	645.67	643.51	848.69
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	...	...	...	...	...
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	358.33	358.33	358.33	358.33	358.33
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	98.00	159.00	159.00	219.00	286.00
BSCFA	...	2.88	8.17	2.88	16.35
CCS Band	-	-	-	-	-
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	488.64	584.83	590.12	677.14	789.91
<b>INCOME ADEQUACY</b>					
(Household Income - MESL Expenditure)	Inadequate -40.89	Adequate 14.90	Inadequate -55.55	Adequate 33.63	Inadequate -58.79

## MINIMUM WAGE

RURAL	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time	I Full-Time & I Part-Time
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	509.44	557.91	634.50	597.42	806.57
Childcare	105.69	59.34	14.40	77.17	28.80
Social Housing	76.60	76.20	76.20	74.27	70.30
Total MESL Expenditure	691.73	693.45	725.09	748.85	905.67
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	...	...	...	...	...
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	186.20	186.20	186.20	186.20	186.20
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	544.53	544.53	544.53	544.53	544.53
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	47.00	47.00	108.00	174.00
BSCFA	...	2.88	8.17	2.88	16.35
CCS Band	D	B	-	A	-
Medical Card	GP VISIT	GP VISIT	GP VISIT	FULL	FULL
Household Income	576.84	659.03	664.32	752.34	864.11
<b>INCOME ADEQUACY</b>					
	Inadequate	Inadequate	Inadequate	Marginal	Inadequate
(Household Income - MESL Expenditure)	-114.89	-34.42	-60.77	3.49	-41.56

## MINIMUM WAGE

RURAL	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
<b>MESL EXPENDITURE NEED</b>					
MESL Core*	509.44	557.91	634.50	597.42	852.35
Childcare	134.99	168.97	57.57	113.96	115.15
Social Housing	86.07	85.03	85.07	84.27	82.80
<b>Total MESL Expenditure</b>	<b>730.49</b>	<b>811.91</b>	<b>777.13</b>	<b>795.65</b>	<b>1,050.29</b>
<b>NMW SALARY</b>					
Gross Salary 1	367.50	367.50	367.50	367.50	367.50
Income Tax ( <i>joint assessment for TP</i> )	19.53	18.88	18.42	19.34	17.78
USC 1	3.89	3.89	3.89	3.89	3.89
PRSI 1	5.28	5.28	5.28	5.28	5.28
Gross Salary 2	367.50	367.50	367.50	367.50	367.50
Income Tax 2	...	...	...	...	...
USC 2	3.89	3.89	3.89	3.89	3.89
PRSI 2	5.28	5.28	5.28	5.28	5.28
<b>Net Salary</b>	<b>697.13</b>	<b>697.78</b>	<b>698.24</b>	<b>697.32</b>	<b>698.88</b>
<b>SOCIAL WEFLARE</b>					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	...	...	20.00	82.00
BSCFA	...	...	...	...	16.35
CCS Band	D	D	-	B	-
Medical Card	GP VISIT	GP VISIT	GP VISIT	FULL	GP VISIT
<b>Household Income</b>	<b>729.44</b>	<b>762.40</b>	<b>762.85</b>	<b>814.24</b>	<b>926.46</b>
<b>INCOME ADEQUACY</b>					
	<b>Inadequate</b>	<b>Inadequate</b>	<b>Inadequate</b>	<b>Adequate</b>	<b>Inadequate</b>
(Household Income - MESL Expenditure)	<b>-1.06</b>	<b>-49.52</b>	<b>-14.28</b>	<b>18.60</b>	<b>-123.83</b>

## MINIMUM WAGE

URBAN	OP 1 (6)	OP 2a	OP 2b	OP 1 (6)	OP 2a	OP 2b
Employment Scenario	Part-Time	Part-Time	Part-Time	Full-Time	Full-Time	Full-Time
<b>MESL EXPENDITURE NEED</b>						
MESL Core*	277.44	317.04	397.38	278.95	318.54	398.89
Childcare	14.38	53.21	14.38	57.54	121.92	57.54
Social Housing	65.90	76.00	60.40	71.00	80.30	70.80
Total MESL Expenditure	357.72	446.25	472.17	407.48	520.77	527.23
<b>NMW SALARY</b>						
Gross Salary	186.20	186.20	186.20	367.50	367.50	367.50
Income Tax	...	...	...	6.16	12.95	...
USC	...	...	...	3.89	3.89	3.89
PRSI	...	...	...	5.28	5.28	5.28
Net Salary	186.20	186.20	186.20	352.17	345.39	358.33
<b>SOCIAL WEFLARE</b>						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	65.00	105.00	262.00	20.00	62.00	159.00
BSCFA	2.88	2.88	8.17	...	...	8.17
One-Parent Family	227.00	261.00	...	139.50	173.50	...
Fuel Allowance	12.12	12.12	...	12.12	12.12	...
CCS Band	-	A	-	-	A	-
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	525.51	631.82	520.99	556.09	657.62	590.12
<b>INCOME ADEQUACY</b>						
(Household Income - MESL Expenditure)	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate
	167.78	185.57	48.82	148.61	136.85	62.89

## MINIMUM WAGE

## HAP SCENARIO

URBAN	OP 1 (6)	OP 2a	OP 2b	OP 1 (6)	OP 2a	OP 2b
Employment Scenario	Part-Time	Part-Time	Part-Time	Full-Time	Full-Time	Full-Time
<b>MESL EXPENDITURE NEED</b>						
MESL Core*	277.44	317.04	397.38	278.95	318.54	398.89
Childcare	14.38	53.21	14.38	57.54	121.92	57.54
Housing (HAP + top-up)	95.96	124.14	108.54	101.06	128.44	118.94
Total MESL Expenditure	387.78	494.39	520.31	437.54	568.91	575.37
<b>NMW SALARY</b>						
Gross Salary	186.20	186.20	186.20	367.50	367.50	367.50
Income Tax	...	...	...	6.16	12.95	...
USC	...	...	...	3.89	3.89	3.89
PRSI	...	...	...	5.28	5.28	5.28
Net Salary	186.20	186.20	186.20	352.17	345.39	358.33
<b>SOCIAL WEFLARE</b>						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	65.00	105.00	262.00	20.00	62.00	159.00
BSCFA	2.88	2.88	8.17	...	...	8.17
One-Parent Family	227.00	261.00	...	139.50	173.50	...
Fuel Allowance	12.12	12.12	...	12.12	12.12	...
CCS Band	-	A	-	-	A	-
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	525.51	631.82	520.99	556.09	657.62	590.12
<b>INCOME ADEQUACY</b>						
(Household Income - MESL Expenditure)	Adequate	Adequate	Marginal	Adequate	Adequate	Adequate
	137.73	137.42	0.68	118.55	88.71	14.75

## MINIMUM WAGE

RURAL	OP 1 (6)	OP 2a	OP 2b	OP 1 (6)	OP 2a	OP 2b
Employment Scenario	Part-Time	Part-Time	Part-Time	Full-Time	Full-Time	Full-Time
<b>MESL EXPENDITURE NEED</b>						
MESL Core*	347.90	388.88	464.61	349.41	390.39	466.12
Childcare	14.40	26.48	14.40	57.57	73.97	57.57
Housing	66.27	69.77	24.73	79.50	82.53	52.73
Total MESL Expenditure	428.56	485.12	503.74	486.48	546.89	576.43
<b>NMW SALARY</b>						
Gross Salary	186.20	186.20	186.20	367.50	367.50	367.50
Income Tax	...	...	...	6.16	12.95	...
USC	...	...	...	3.89	3.89	3.89
PRSI	...	...	...	5.28	5.28	5.28
Net Salary	186.20	186.20	186.20	352.17	345.39	358.33
<b>SOCIAL WEFLARE</b>						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	65.00	105.00	262.00	20.00	62.00	159.00
BSCFA	2.88	2.88	8.17	...	...	8.17
One-Parent Family	227.00	261.00	...	139.50	173.50	...
Fuel Allowance	12.12	12.12	...	12.12	12.12	...
CCS Band	-	A	-	-	A	-
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	525.51	631.82	520.99	556.09	657.62	590.12
<b>INCOME ADEQUACY</b>						
(Household Income - MESL Expenditure)	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate
	96.94	146.70	17.25	69.61	110.72	13.69

## MINIMUM INCOME STANDARD

<i>All Adults employed full-time</i>	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA
<b>MESL EXPENDITURE NEED</b>									HAP (+ top-up)
MESL Core*	413.11	458.29	537.49	495.95	744.71	278.95	318.54	398.89	232.86
Childcare	186.55	216.92	57.54	213.47	115.07	57.54	121.92	57.54	...
Housing (Differential Rent)	64.10	63.20	63.20	65.00	71.10	71.00	80.30	70.80	161.90
<b>Total MESL Expenditure</b>	<b>663.76</b>	<b>738.41</b>	<b>658.23</b>	<b>774.42</b>	<b>930.88</b>	<b>407.48</b>	<b>520.77</b>	<b>527.23</b>	<b>394.76</b>
<b>MIS SALARY</b>									
Gross Salary 1	367.50	367.50	367.50	367.50	420.00	367.50	367.50	367.50	446.25
Income Tax ( <i>joint assessment for TP</i> )	18.89	18.40	18.34	19.98	38.66	6.16	12.95	...	25.11
USC 1	3.89	3.89	3.89	3.89	5.88	3.89	3.89	3.89	7.06
PRSI 1	5.28	5.28	5.28	5.28	16.13	5.28	5.28	5.28	17.85
Gross Salary 2	367.50	367.50	367.50	367.50	420.00				
Income Tax 2	...	...	...	...	...				
USC 2	3.89	3.89	3.89	3.89	5.88				
PRSI 2	5.28	5.28	5.28	5.28	16.13				
<b>Net Salary</b>	<b>697.77</b>	<b>698.26</b>	<b>698.32</b>	<b>696.68</b>	<b>757.32</b>	<b>352.17</b>	<b>345.39</b>	<b>358.33</b>	<b>396.23</b>
<b>SOCIAL WEFLARE</b>									
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	
Working Family Payment	...	...	...	20.00	47.00	20.00	62.00	159.00	
BSCFA	...	...	...	...	...	...	...	8.17	
One-Parent Family						139.50	173.50	...	
Fuel Allowance						12.12	12.12	...	
CCS BAND	D	D	-	A	-	-	A	-	
Medical Card	GP VISIT	GP VISIT	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT
<b>Total Income</b>	<b>730.08</b>	<b>762.88</b>	<b>762.94</b>	<b>813.60</b>	<b>933.55</b>	<b>556.09</b>	<b>657.62</b>	<b>590.12</b>	<b>396.23</b>



## MINIMUM INCOME STANDARD

<i>All Adults employed full-time</i>	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA
MESL EXPENDITURE NEED									HAP (+ top-up)
MESL Core*	413.11	458.29	537.49	495.95	744.71	278.95	318.54	398.89	232.86
Childcare	186.55	216.92	57.54	213.47	115.07	57.54	121.92	57.54	...
Housing (Differential Rent)	64.10	63.20	63.20	65.00	71.10	71.00	80.30	70.80	161.90
Total MESL Expenditure	663.76	738.41	658.23	774.42	930.88	407.48	520.77	527.23	394.76

## Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	697.77	698.26	698.32	696.68	757.32	352.17	345.39	358.33	396.23
Social Transfers	32.31	64.62	64.62	116.92	176.23	203.92	312.23	231.79	...
Medical Card	GP VISIT	GP VISIT	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT
Household Income	730.08	762.88	762.94	813.60	933.55	556.09	657.62	590.12	396.23

MINIMUM INCOME STANDARD, *per adult employed full-time*

MIS Annual Gross Salary, <i>per adult</i>	19,161.45	19,161.45	19,161.45	19,161.45	21,898.80	19,161.45	19,161.45	19,161.45	23,267.48
MIS Hourly Gross Salary, <i>per adult</i>	9.80	9.80	9.80	9.80	11.20	9.80	9.80	9.80	11.90
MIS - NMW	0.00	0.00	0.00	0.00	1.40	0.00	0.00	0.00	2.10
MIS as % NMW	100%	100%	100%	100%	114%	100%	100%	100%	121%
Hours NMW, <i>per adult</i>	37.50	37.50	37.50	37.50	42.86	37.50	37.50	37.50	45.54

\* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

## MINIMUM INCOME STANDARD

## URBAN - Private Rented Housing

<i>All Adults employed full-time</i>	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP
<b>MESL EXPENDITURE NEED</b>										
MESL Core*	413.11	420.13	537.49	495.95	744.71	278.95	318.54	398.89	232.86	363.01
Childcare	186.55	196.92	57.54	363.47	115.07	57.54	196.92	57.54	...	...
Housing (Private Rent)	318.52	342.37	342.37	342.37	342.37	318.52	342.37	342.37	259.61	259.61
Total MESL Expenditure	918.18	959.43	937.40	1,201.80	1,202.16	655.00	857.84	798.80	492.47	622.62
<b>MIS SALARY</b>										
Gross Salary 1	513.75	517.50	502.50	656.25	645.00	708.75	1,008.75	900.00	581.25	367.50
Income Tax ( <i>joint assessment for TP</i> )	77.39	80.00	72.34	135.48	128.66	46.51	157.09	113.59	52.11	9.51
USC 1	10.10	6.89	9.59	9.66	16.01	10.71	16.71	14.54	13.14	3.89
PRSI 1	20.55	20.70	20.10	26.25	25.80	28.35	40.35	36.00	23.25	5.28
Gross Salary 2	513.75	517.50	502.50	656.25	645.00					367.50
Income Tax 2	...	...	...	...	...					9.51
USC 2	10.10	6.89	9.59	9.66	16.01					3.89
PRSI 2	20.55	20.70	20.10	26.25	25.80					5.28
Net Salary	888.81	899.83	873.27	1,105.20	1,077.73	623.18	794.60	735.87	492.75	697.63
<b>SOCIAL WEFLARE</b>										
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	96.92		
Working Family Payment	...	...	...	...	...	...	...	0.00		
BSCFA	...	...	...	...	...	...	...	0.00		
One-Parent Family						...	...	...		
Fuel Allowance						...	...	...		
CCS BAND	D	B	-	B	-	-	B	-		
Medical Card	GP VISIT	FULL	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT	GP VISIT
Total Income	921.12	964.45	937.89	1,202.12	1,206.96	655.49	859.21	832.80	492.75	697.63

## MINIMUM INCOME STANDARD

## URBAN - Private Rented Housing

<i>All Adults employed full-time</i>	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP
<b>MESL EXPENDITURE NEED</b>										
MESL Core*	413.11	420.13	537.49	495.95	744.71	278.95	318.54	398.89	232.86	363.01
Childcare	186.55	196.92	57.54	363.47	115.07	57.54	196.92	57.54	...	...
Housing (Private Rent)	318.52	342.37	342.37	342.37	342.37	318.52	342.37	342.37	259.61	259.61
Total MESL Expenditure	918.18	959.43	937.40	1,201.80	1,202.16	655.00	857.84	798.80	492.47	622.62

## Weekly Household Disposable Income (Net Salary + Social Transfers)

Net Salary	888.81	899.83	873.27	1,105.20	1,077.73	623.18	794.60	735.87	492.75	697.63
Social Transfers	32.31	64.62	64.62	96.92	129.23	32.31	64.62	96.92	...	...
Medical Card	GP VISIT	FULL	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT	GP VISIT
Household Income	921.12	964.45	937.89	1,202.12	1,206.96	655.49	859.21	832.80	492.75	697.63

MINIMUM INCOME STANDARD, *per adult employed full-time*

MIS Annual Gross Salary, <i>per adult</i>	26,786.93	26,982.45	26,200.35	34,216.88	33,630.30	36,954.23	52,596.23	46,926.00	30,306.38	19,161.45
MIS Hourly Gross Salary, <i>per adult</i>	13.70	13.80	13.40	17.50	17.20	18.90	26.90	24.00	15.50	9.80
MIS - NMW	3.90	4.00	3.60	7.70	7.40	9.10	17.10	14.20	5.70	0.00
MIS as % NMW	140%	141%	137%	179%	176%	193%	274%	245%	158%	100%
Hours NMW, <i>per adult</i>	52.42	52.81	51.28	66.96	65.82	72.32	102.93	91.84	59.31	37.50

\* MESL Core adjusted for the effect of secondary benefits (e.g. Medical Card) and employment scenario

## NOTES

## HOUSEHOLD TYPE &amp; COMPOSITIONS

TP 1	Two Parents with One Child	an infant (aged under 1)
TP 2a	Two Parents with Two Children	one in pre-school & one in primary school (ages 3 & 6)
TP 2b	Two Parents with Two Children	one in primary school & one in secondary school (ages 10 & 15)
TP 3	Two Parents with Three Children	an infant, one in pre-school & one in primary school (ages under 6)
TP 4	Two Parents with Four Children	two in primary school & two in secondary school (ages 8, 11, 14 & 15)
OP 1	One Parent with One Child	in primary school (aged 6)
OP 2a	One Parent with Two Children	one in pre-school & one in primary school (ages 3 & 6)
OP 2b	One Parent with Two Children	one in primary school & one in secondary school (ages 10 & 15)
SA	Single Adult, of Working Age	living alone, no dependent children
CP	Couple, or Working Age	co-habiting, no dependent children
LP	Pensioner	living alone
PC	Pensioner Couple	

\*MESL Core Costs adjusted for effect of secondary benefits (Medical Card, Household Benefits Package), and personal costs associated with employment scenario

## SOCIAL HOUSING COSTS

Differential Rent	URBAN	Dublin City Council Rent Scheme
	RURAL	Average result from three Rural Local Authority Rent Schemes

## RENT SUPPLEMENT / HOUSING ASSISTANCE PAYMENT

Maximum rent limit	URBAN	Dublin - excluding Fingal
	RURAL	Galway

## PRIVATE RENT COSTS

Dwelling Size	Weekly Cost	90% of Avg Rent	Dublin Average Rent
One Bed	259.61	1,124.97	1,249.97
Two Bed	318.52	1,380.25	1,533.61
Three Bed	342.37	1,483.61	1,648.46

Data source:

RTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms - 2018Q4

Accessed

03/04/2019

MESL Category	CPI Sub-Indices		March 2019	
			(12 Month Rate)	Note
Food	01	Food and Non-Alcoholic Beverages	-0.6	
Clothing	03	Clothing and Footwear	-1.7	
Personal Care	121	Personal Care	-0.3	
Health	06		0.8	
Household Goods				
Main Household Goods	05	Furnishings, household equipment and rot	-3.2	
Baby seat & buggy/pram	1232	Other personal effects	-10.2	
Household Services	044	Water supply and miscellaneous services	-0.3	
Communications	08	Communications	-2.9	
Social Inclusion & Participation	09	Recreation and culture	-0.1	
Education				
Uniforms	03	Clothing and footwear	-1.7	
Books, Stationary, etc.	095	Newspapers, books and stationery	3.0	
Computer Equipment	0913	Information processing equipment	-25.3	
Other Education Costs	10	Education	1.7	
Transport	07	Transport	0.4	Re-priced 2019 (Urban)
Household Energy				
Electricity	0451	Electricity	3.0	
Gas - Heating	04521	Natural gas	11.0	
Oil - Heating	0453	Liquid fuels (home heating oil)	5.5	
Personal Costs	127	Other services n.e.c.	0.1	
Childcare	12401	Childcare	1.4	MESL Cost based on Pobal data
Insurance				
Home	1252	Insurance connected with the dwelling	0.6	
Health	1253	Insurance connected with health	-0.7	Re-priced 2019
Car	12543	Motor car insurance	-5.9	
Savings & Contingencies	126	Financial services n.e.c.	0.5	

Data source:

CSO (2019) Online Database - CPI16: Consumer Price Index by Detailed Sub Indices, Month and Statistic

<http://www.cso.ie/px/pxeirestat/Statire/SelectVarVal/Define.asp?Maintable=CPI16&Planguage=0>

Accessed: 11/04/2019

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# VPSJ WORKING



● Active Citizenship



● MESL Research



● Advocacy



● Networking

● FOR CHANGE

## ABOUT THE VPSJ

The VPSJ is a Vincentian initiative, established in 1995, to work for social and economic change, tackling poverty and social exclusion.

The VPSJ's distinctiveness comes from the Vincentian focus on the dignity and potential of every human being, and in particular on people who experience disadvantage.

This translates into a commitment to working with people living with social and economic exclusion, in order to bring about the change necessary for a more just and inclusive Ireland.

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