

BACKGROUND

This Minimum Essential Standards research of the Vincentian Partnership for Social Justice (VPSJ) is derived from a negotiated social consensus on what people believe is a minimum. Using the Consensual Budget Standards methodology and through extensive work with focus groups, detailed baskets of the goods and services vital to a household type's minimum needs, are compiled.

Focusing on needs and not wants, it is not a standard for people in poverty; it is a standard for everyone, below which no one should be expected to live.

Since 2001 the VPSJ has undertaken a number of studies to establish the cost of a minimum essential standard of living – the minimum required to make possible a standard of living which meets an individual's/household's physical, psychological and social needs.

The costs of the baskets are adjusted annually by appropriate CPI rates. The costs presented in this paper are based on prices adjusted to March 2015. The income calculations are based on the tax and social welfare system as they stand in 2015.

Further information on the household budgets, including detailed individual expenditure tables and research reports are available on the VPSJ consensual budget standards website,

www.budgeting.ie

KEY FINDINGS

- › This paper presents a summary of the minimum expenditure and income needs of household types in Ireland updated to 2015.
- › From March 2014 to March 2015 on average prices have declined slightly, with the overall CPI rate being -0.6%. The average core cost of a MESL is higher in 2015 than in 2008 (by 0.35%), while the CPI rates would suggest that prices on average are lower now than in 2008 (by -0.55%).
- › The situation of households with children and older people living alone and dependent on social welfare has improved between 2014 and 2015. This is due to an increase in Child Benefit and an increase in the Living Alone Allowance.
- › However, this improvement while welcome, is limited. The research demonstrates that in 2015 social welfare cannot meet the cost of a MESL for 191 of the 214 urban sample household types examined in the research, this is an improvement from 2014 when 199 of the 214 urban sample household types were experiencing income inadequacy when solely dependent on social welfare.
- › While the increase to Child Benefit, of €5 per month, has helped move some social welfare dependent household compositions with a pre-school child to income adequacy, child income supports do not meet the direct cost of a child in 3 of the 4 age groups examined.
- › The adjustment to Universal Social Charge has increased the net salary from the NMW by €124 per annum (for a Single Adult working full-time). However, despite an increase in income and drop in the core cost of an MESL, rising rents mean this household type faces greater income inadequacy in 2015 than in 2014.
- › Access to social housing and in-work supports such as FIS can enable a number of household compositions afford a Minimum Essential Standard of Living when earning the national minimum wage.
- › The high costs of private childcare and private rented accommodation substantially impact on the cost of a MESL and the subsequent Minimum Income Standard (MIS) required.
- › These high costs drive the MIS gross salary need of households, to heights significantly above the National Minimum Wage. Access to affordable and quality services, in particular housing and childcare, is vital to enable those on low income to afford a socially acceptable minimum standard of living.

HOUSEHOLD TYPES & COMPOSITIONS

TP 1	Two Parent, 1 Child	an infant	(aged under 1)
TP 2a	Two Parents, 2 Children	one in pre-school & one in primary school	(ages 3 & 6)
TP 2b	Two Parents, 2 Children	one in primary school & one in secondary school	(ages 10 & 15)
TP 3	Two Parents, 3 Children	an infant, one in pre-school & one in primary school	(aged under 1, 3 & 6)
TP 4	Two Parents, 4 Children	two in primary school & two in secondary school	(ages 8, 11, 14 & 17)
OP 1	One Parent, 1 Child	in primary school	(aged 6)
OP 2a	One Parent, 2 Children	one in pre-school & one in primary school	(ages 3 & 6)
OP 2b	One Parent, 2 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, of Working Age	co-habiting, no dependent children	
LP	Pensioner, Living Alone		
PC	Pensioner Couple		

HOUSING COSTS

Social Housing

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

Rent Supplement

Maximum Rent Limit	URBAN	Dublin excluding Fingal
	RURAL	Galway

Private Rent Costs

Dwelling Size	90% of Average Rent	Dublin Average Rent
One Bed	783.13	870.14
Two Bed	1,012.51	1,125.01
Three Bed	1,075.65	1,195.17
Source Accessed	PRTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms - 2014Q4 13/04/2015	

Table I **2015 URBAN** Core MESL Weekly Expenditure Budget*Excludes Housing, Childcare and the effect of secondary benefits*





























		TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	LP	PC
	Food	92.59	121.81	146.31	151.76	229.99	70.37	93.62	118.12	55.51	81.69	67.37	80.18
	Clothing	28.37	23.81	30.69	39.07	48.29	13.54	18.09	24.98	10.06	13.10	9.70	16.17
	Personal Care	24.77	18.39	25.14	28.73	35.84	9.59	10.94	17.69	13.40	16.38	9.44	13.70
	Health	16.61	16.32	16.86	24.33	25.13	9.53	13.42	13.96	6.18	9.41	12.17	24.26
	Household Goods	24.48	20.20	21.13	29.70	26.94	16.49	19.06	19.99	5.76	6.70	16.71	18.04
	Household Services	9.50	9.50	9.50	9.50	9.50	7.58	7.58	7.58	4.02	5.94	7.02	9.13
	Communications	13.91	13.91	18.52	13.91	23.13	9.30	9.30	13.91	9.33	13.95	12.95	12.82
	Social Inclusion	55.26	71.54	92.44	73.31	131.38	45.38	49.42	70.32	38.24	69.41	40.75	54.32
	Education	1.71	8.46	24.35	8.46	47.00	8.46	8.46	24.35	5.19	8.84	0.00	0.00
	Transport	55.00	60.26	60.26	60.26	65.52	30.13	32.76	32.76	32.50	65.00	0.00	0.00
	Household Energy	46.76	45.24	45.24	49.62	50.95	44.97	44.97	44.97	29.02	32.00	51.66	53.56
	Personal Costs	7.85	7.95	7.95	8.05	8.15	7.69	7.80	7.80	7.60	12.99	6.03	6.18
	Insurance	32.87	35.97	35.73	39.08	41.70	19.16	22.27	22.03	15.74	29.44	13.21	26.91
	Savings & Contingencies	26.73	32.50	32.50	38.27	44.04	21.61	27.38	27.38	11.53	17.30	11.53	17.30
	Core Expenditure	436.41	485.86	566.64	574.05	787.57	313.79	365.05	445.83	244.08	382.17	258.54	332.59

Table 2 **2015 RURAL** Core MESL Weekly Expenditure Budget

Excludes Housing, Childcare and the effect of secondary benefits

		TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	LP	PC
	Food	99.65	134.15	160.34	164.10	250.99	76.47	101.89	128.08	51.44	79.12	65.97	86.74
	Clothing	29.41	25.12	32.03	40.38	49.91	13.83	18.46	25.37	7.49	14.21	11.09	18.58
	Personal Care	24.31	17.81	24.11	28.15	34.25	9.78	10.92	17.22	7.35	16.09	9.76	13.60
	Health	15.77	15.05	15.70	22.76	23.34	8.84	12.33	12.99	5.92	8.98	12.05	23.94
	Household Goods	25.45	21.10	21.98	30.81	28.00	17.46	20.02	20.90	15.92	7.76	17.38	19.48
	Household Services	13.53	13.53	13.53	13.53	13.53	11.19	11.19	11.19	11.05	10.08	9.11	11.04
	Communications	13.91	13.91	18.52	13.91	23.13	9.29	9.29	13.90	9.33	13.95	12.95	12.82
	Social Inclusion	58.26	74.39	94.20	76.15	131.90	48.37	51.95	71.76	46.23	69.04	40.75	54.32
	Education	1.71	9.25	23.15	9.25	44.60	9.25	9.25	23.15	4.95	8.36	0.00	0.00
	Transport	117.35	117.35	117.35	117.35	129.10	66.79	66.79	66.79	56.66	56.76	52.54	52.64
	Household Energy	55.50	53.99	53.99	58.36	59.69	53.72	53.72	53.72	42.80	46.38	52.87	54.76
	Personal Costs	8.58	8.68	8.68	8.79	8.89	8.43	8.53	8.53	8.33	13.73	6.75	6.92
	Insurance	45.73	48.84	48.60	51.95	54.55	26.44	29.55	29.31	22.24	36.56	19.33	32.52
	Savings & Contingencies	26.73	32.50	32.50	38.27	44.04	21.61	27.38	27.38	11.53	17.30	11.53	17.30
	Core Expenditure	535.91	585.67	664.69	673.75	895.91	381.47	431.28	510.29	301.26	398.30	322.10	404.65

MESL UPDATE 2015

CORE COST OF A MINIMUM ESSENTIAL STANDARD OF LIVING

The 2015 core Minimum Essential Standard of Living expenditure budgets for a set of representative household types are presented for Urban areas in Table 1 and Rural areas in Table 2.

These budgets specify the core minimum costs, and exclude categories of expenditure which may vary by employment pattern such as childcare, and also exclude housing costs. The 2015 core costs include the net cost of water charges in the household services category, having taken account of the DSP's Water Conservation Grant.

The data demonstrates the core cost of a Minimum Essential Standard of Living (MESL) in 2015 for the following household types:

- Two parent households with children across multiple age-groups
- One parent households with children across multiple age-groups
- Working age adults, without dependent children, both single adult and couple households
- Pensioner households, both a pensioner living alone and a pensioner couple

These household types and compositions are only a small sample set of the full range of households covered by the MESL expenditure data. Overall, the MESL data details the minimum expenditure needs of 90% of households in Ireland.

This paper presents an overview of the cost of an MESL for these household compositions in various income & employment scenarios, examining the adequacy of social welfare and minimum wage employment incomes. The paper includes the following sections:

› Core MESL Expenditure Budgets	Page 3
› Inflation and the cost of a MESL	Page 6
› Trends in Social Welfare 2008 to 2015	Page 8
› The Cost of a Child	Page 14
› Social Welfare Income Scenarios	Page 17
› From Welfare to Work	Page 21
› National Minimum Wage Income Scenarios	Page 24
› The Minimum Income Standard	Page 34

INFLATION AND THE COST OF A MESL

The Minimum Essential Standard of Living expenditure data is adjusted to reflect changes in prices annually, adjusting from March to March each year. The consumer price index (CPI) is calculated on the basis of a much broader basket of goods and services than that necessary for a Minimum Essential Standard of Living (MESL). In order to exclude the influence of price fluctuations in these additional items, the MESL adjustment uses a subset of CPI detailed sub-indices.*

- In the twelve months to March 2015 the CPI rate shows an average drop in prices, with a rate of -0.60%.
- This CPI rate is an average of decreases in some areas of and increases other areas, as demonstrated below.

Decreases		Increases	
Food	- 2.7%	Education	4.9%
Clothing & Footwear	- 4.1%	Home Insurance	3.3%
Transport	- 4.9%	Childcare	2.4%

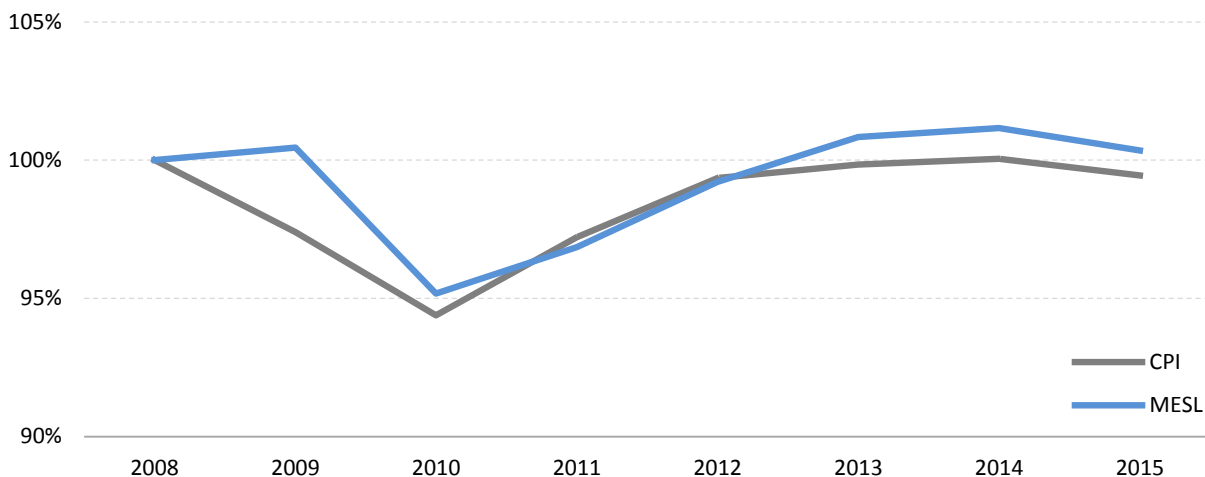
- The decline in the price of oil over the last year, is one of the main factors contributing to this average decrease in prices. This is shown in the areas of transport and home heating oil (CSO, 2015)[†]. However, the trend of decreasing oil prices is reversing, and after reaching a low point at the start of the year prices have since increased. Since January 2015 home heating oil has increased by 11.5%, petrol by 4.8%, and overall transport costs by 4%.
- The change in the core cost of a MESL (costs excluding housing and the effect of secondary benefits) is calculated for the same period, for a set of representative household compositions. The core cost of an MESL changed by -0.81% between March 2014 and March 2015.
- However, looking over a longer period, the average core cost of a MESL is higher in 2015 than in 2008 (by 0.35%), while the CPI rates would suggest that prices on average are lower now than in 2008 (by -0.55%). This re-enforces the point made by the CSO, that the CPI is not a cost of living index[‡].

* The MESL household expenditure budget is more concentrated on basics such as food, electricity and home heating, than that of the average household. Approximately one third of household expenditure is allocated to these categories in the MESL budgets; by comparison the Household Budget Survey shows that these areas account for a quarter of the average household's expenditure. Consequently, the headline CPI inflation rate tends to under-estimate changes in the cost of a Minimum Essential Standard of Living. For more information on the annual adjustment methodology and the CPI Detailed Sub-Indices rates used see VPSJ (2013) Working Paper 'Changes in the cost of a MESL in comparison to CPI Inflation', available on www.budgeting.ie

[†] CSO, 2015. Consumer Price Index March 2015. Published on-line, accessed 9th April 2015.
http://www.cso.ie/en/releasesandpublications/er/cpi/consumerpriceindexmarch2015/#.VS-OvdzF_HI

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

Graph I Change in CPI v Core MESL, 2008 to 2015



CHANGES IN THE COST OF HOUSING

The core MESL cost excludes housing, however appropriate adequate housing is essential for every household and is of course part of a household's final MESL expenditure budget.

- Nationally the cost of private rent increased by an average of 8.3%, according to CPI data.
- The cost of private renting in the Dublin area has increased in the last year, by:^{*}
 - › 9.2% for a one-bed dwelling
 - › 9.6% for a two-bed dwelling
 - › 5.7% for a three-bed dwelling
- When this change in the cost of housing is included, there is a notable increase in the cost of an MESL where a household's costs include private rented accommodation.
- The cost of an MESL increased most for a Single Adult household type, out of all working age household types.
- For a Single Adult household type, living in Dublin and renting a one bedroom dwelling (paying 90% of the average rent), the total cost of an MESL has increased by over 3.1% between 2014 and 2015.
- Across all household types, the cost of an MESL increased by an average of 2.1% between 2014 and 2015, when the cost of private rented housing is included.

^{*} Based on most recent data available from PRTB database, at time of writing, measuring from the last quarter of 2013 to the last quarter of 2014.

PRTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms, published online, accessed 01/05/2015.

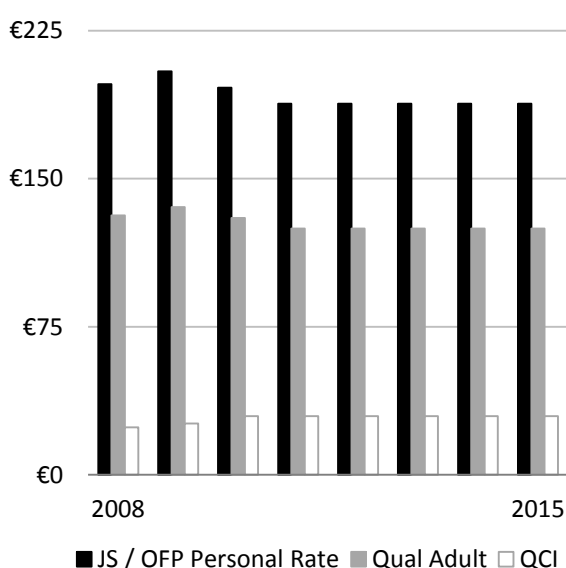
TRENDS IN SOCIAL WELFARE 2008 TO 2015

The majority of social welfare rates were last increased in either 2008 or 2009, and many payments and supports have been reduced in the subsequent years. CPI inflation data shows a minor decrease in prices of -0.55% from 2008 to 2015. However, in the same period the average core cost of a MESL (excluding housing) increased by 0.35%. However, over the same period the cumulative effect of reductions in social welfare supports has meant that the total support given to social welfare dependent households has dropped notably more than the CPI rate, and has not kept pace with the cost of a Minimum Essential Standard of Living.

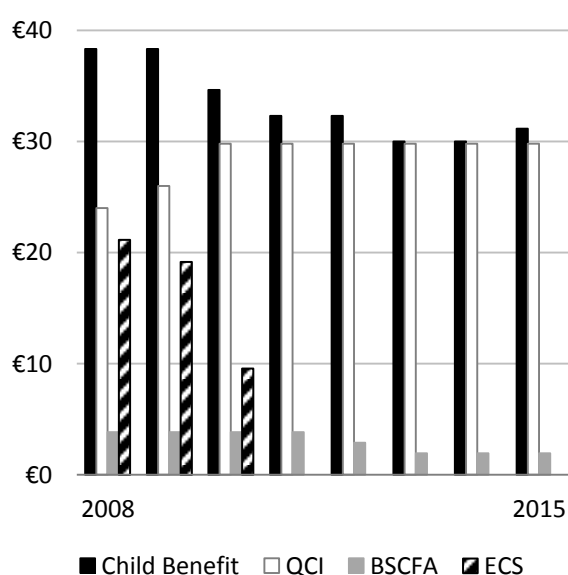
WORKING AGE SUPPORTS

- The Personal Rate for Jobseeker (JS) payments and the One-Parent Family payment (OFP) were increased to €204.30 per week in 2009.
 - In 2011 the personal rate was reduced to €188, with further reductions for adults aged 25 and under. This represented an 8% reduction in the weekly personal rate for both payments. The JS Qualified Adult rate saw a similar 8% reduction from €135.60 in 2009 to €124.80 in 2011.
 - These remain the current rates in 2015.

Graph 2 Weekly Rate of JS, OFP & QCI



Graph 3 Weekly Rate of Child Related Payments



CHILD RELATED PAYMENTS

- The Qualified Child Increase (payable for JS, OFP, etc.) was increased in 2009 and again in 2010. The increase in 2010 brought the weekly rate to €29.80, an increase of €3.80 or 15%.
- The ECS payment was replaced by ECCE scheme, an in-direct support which provides for a free pre-school year for 3 year old children. The ECCE provides for 3 hours of pre-school a day, 5 days a week, for 38 weeks, for one year per child.

- Child Benefit was increased in 2008, to a monthly payment of €166 for each of the first two children in a household, and €203 for each subsequent child.
 - Reductions to Child Benefit began in 2010, bringing the payment to a flat rate of €130 per month for all children in 2014, and no longer differentiating by household size.
 - For a household with four children, this represented a reduction of €50 a week (€218 per month) between 2008 and 2014.
 - In 2015 the rate of Child Benefit was increased by €5, to €135 per month, and continues to be paid at a flat rate per child.

Table 3 Monthly Child Benefit Rate per Child, 2008 to 2014

	2008	2009	2010	2011	2012	2013	2014	2015
Basic per child	166.00	166.00	150.00	140.00	140.00	130.00	130.00	135.00
3 rd Child	203.00	203.00	187.00	167.00	148.00	130.00	130.00	135.00
4 th Child	203.00	203.00	187.00	177.00	160.00	140.00	130.00	135.00

SOCIAL WELFARE SUPPORTS FOR HOUSEHOLDS WITH CHILDREN 2008-2015

The cumulative effect of these reductions is now examined for households with children in social welfare dependent scenarios.

Table 4 Unemployed Two Parent & Two Child (TP2a) household type
Average weekly social welfare income

Unemployed	2008	2009	2010	2011	2012	2013	2014	2015
JSB/JSA Personal Rate	197.80	204.30	196.00	188.00	188.00	188.00	188.00	188.00
Qualified Adult	131.30	135.60	130.10	124.80	124.80	124.80	124.80	124.80
Qualified Child	48.00	52.00	59.60	59.60	59.60	59.60	59.60	59.60
Child Benefit	76.62	76.62	69.23	64.62	64.62	60.00	60.00	62.31
BSCFA	3.85	3.85	3.85	3.85	2.88	1.92	1.92	1.92
ECS	21.15	19.15	...	...	...	...	...	...
Total	457.56	472.36	458.78	440.86	439.90	434.32	434.32	436.63

- For a household of this composition, with one adult unemployed and in receipt of a full Jobseeker's payment, and a Qualified Adult payment for the second adult, total household income has increased in 2015. The first increase since 2009.
- The 2015 increase to Child Benefit, added €2.31 to the household's average weekly income.
- However, the cumulative decrease from 2008 is €20.93 or 4.6%.
- The increase to the Qualified Child Increase in 2010, and the 2015 increase in Child Benefit has not been enough to offset the reduction in income from cuts to Child Benefit, the Back to School Clothing & Footwear Allowance (BSCFA) and the adult unemployment payments.
- In 2008 a household of this type in this scenario and living in Dublin City Council social housing, received an adequate income from social welfare, and could afford a Minimum

Essential Standard of Living. However, in 2015 this household type cannot afford a MESL when unemployed and living in social housing, and instead faces a shortfall of €40 per week.

Table 5 **Unemployed Two Parent & Two Child (TP2b) household type**
Average weekly social welfare income

Unemployed	2008	2009	2010	2011	2012	2013	2014	2015
JSB/JSA Personal Rate	197.80	204.30	196.00	188.00	188.00	188.00	188.00	188.00
Qualified Adult	131.30	135.60	130.10	124.80	124.80	124.80	124.80	124.80
Qualified Child	48.00	52.00	59.60	59.60	59.60	59.60	59.60	59.60
Child Benefit	76.62	76.62	69.23	64.62	64.62	60.00	60.00	62.31
BSCFA	9.71	9.71	9.71	9.71	7.69	5.77	5.77	5.77
Total	463.43	478.23	464.64	446.73	444.71	438.17	438.17	440.48

- Household income from social welfare has increased in 2015 for this composition also; due to the increase in Child Benefit.
- However the cumulative decrease from 2008 is €22.95 per week, or 5.0%.
- The reductions in the JS Personal and Qualified Adult rates, together with reduced Child Benefit and BSCFA, means a household of this type receives less support in 2015, than in 2008.
- This household type continues to be unable to afford a Minimum Essential Standard of Living in 2015, as was the case in 2008. In 2015 this household type has an income shortfall of €117 per week.

Table 6 **One Parent & Two Children (OP2a) household type**
Average weekly social welfare income

OFP	2008	2009	2010	2011	2012	2013	2014	2015
OFP (Personal + QCI)	245.80	256.30	255.60	247.60	247.60	247.60	247.60	247.60
Child Benefit	76.62	76.62	69.23	64.62	64.62	60.00	60.00	62.31
BSCFA	3.85	3.85	3.85	3.85	2.88	1.92	1.92	1.92
Fuel Allowance	10.38	12.31	12.31	12.31	10.00	10.00	10.00	10.00
ECS	21.15	19.15	...	...	...	...	...	...
Total	336.65	349.07	340.98	328.37	325.10	319.52	319.52	321.83

- For this household type, where the youngest child is under 7, household income is calculated on the basis of the One-Parent Family Payment (OFP). In a composition where the youngest child is over 7, the household would not be eligible for the OFP and instead household income would be based on a Jobseekers payment (see household OP2b Table 10, page 19).
- For a household of this composition, with the adult in receipt of the full rate of One-Parent Family Payment (OFP), total household income from social welfare has decreased by €14.82 per week or 4.4%. The reductions in the OFP Personal rates, together with reduced Child

Benefit, BSCFA and Fuel Allowance, means this household composition has a reduced income, compared to 2008.

Household income from social welfare has increased in 2015 for this composition also; due to the increase in Child Benefit.

- In 2008 a household of this type in this scenario and living in Dublin City Council social housing, received an adequate income from social welfare, and could afford a Minimum Essential Standard of Living. However, in 2015 this household type cannot afford a Minimum Essential Standard of Living when in receipt of the OFP and living in social housing, and has an income shortfall of €37 per week.

SOCIAL WELFARE SUPPORTS FOR PENSIONER HOUSEHOLDS

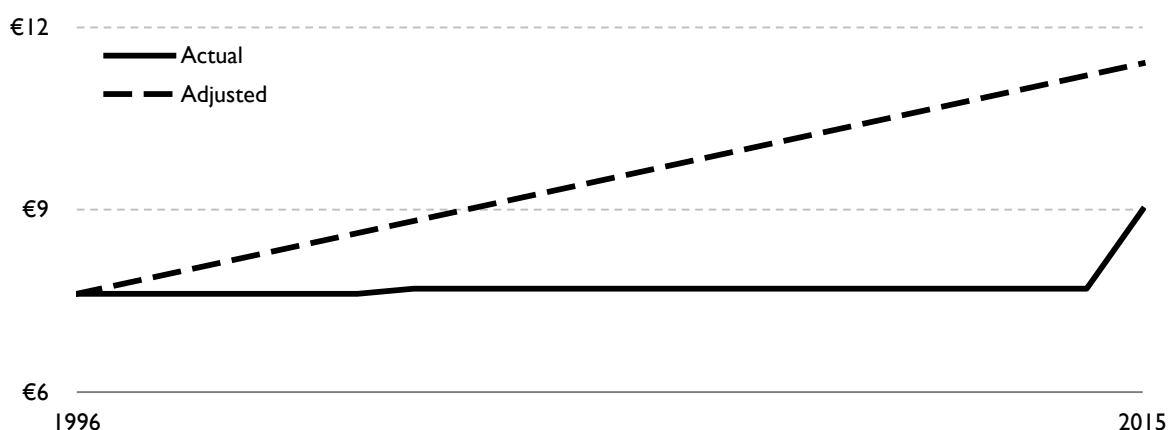
Both the Contributory and Non-Contributory Pension rates were last raised in 2009, and the rate of payment has remained at the 2009 level since. However, while the pension rates have been maintained at their 2009 level since, the value of secondary benefits such as the Household Benefits Package and the Fuel Allowance have both been reduced.

LIVING ALONE ALLOWANCE

Table 11 (page 20) highlights the inadequacy of the Living Alone allowance for pensioner living alone.

This weekly payment was increased from €7.70 to €9.00 in 2015, the first increase in almost 20 years. The allowance was increased to £6.00 in 1996, and in 2002 when converted to the euro equivalent the rate of payment was rounded up to €7.70.

Graph 4 Living Alone Allowance, 1996 to 2015



- The graph above demonstrates how such a long period without any increase in line with inflation has greatly diminished the real value of the payment. The solid line shows the actual weekly rate paid each year from 1996 to 2015*, the broken line shows the 1996 rate

* To consistently illustrate the value from 1996 to 2014 the pre-2002 values are converted to euro with the euro to punt conversion rate of €1 = IR£0.787564.

adjusted for inflation until 2015. For the allowance to have the same value in 2015 as it did in 1996, it should now be paid at a rate of €11.40.

- An Urban based Pensioner, living alone, in receipt of the state pension has an income shortfall of between €6.47 and €16.07 per week (when living in social housing).
- Increasing the Living Alone allowance by €2.40 would not resolve the income inadequacy faced by pensioners living alone. However, such an increase would provide almost €125 additional income per annum to a household type which consistently faces income inadequacy.

ENERGY

Fuel Allowance is a means-tested targeted payment, made to people on long-term social welfare, paid on a household basis. To qualify for the payment a person must be in receipt of a long term payment (e.g. State Pension, Disability Allowance, One-Parent Family Payment, Jobseeker's Allowance for over 15 months), live alone or with dependents and pass a means test.

The Fuel Allowance is a weekly payment, paid for only part of the year. Adjustments have been made to the overall value of the Fuel Allowance through changes to both the weekly rate of payment, and the number of weeks paid in the year. To examine the actual value of the Fuel Allowance the annual value must be calculated: (Weekly Payment x Weeks Paid).

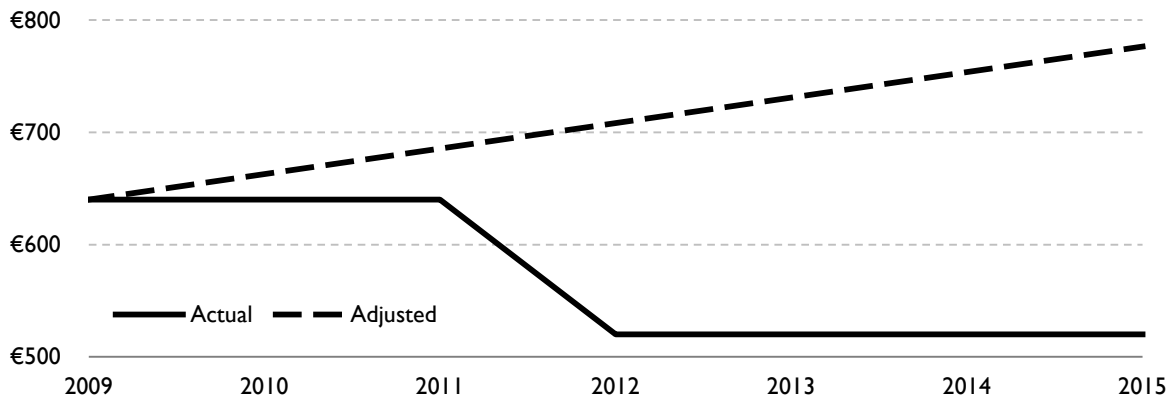
Table 7 Fuel Allowance, 2008 to 2015

	2008	2009	2010	2011	2012	2013	2014	2015
Payment	€18.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00
Weeks Paid	30	32	32	32	26	26	26	26
Annual Value	€540.00	€640.00	€640.00	€640.00	€520.00	€520.00	€520.00	€520.00

- Through a combination of increasing the weekly payment and increasing the number of weeks paid, the annual value of the Fuel Allowance increased until 2009. This level of payment was then maintained until 2012, when the number of weeks paid was reduced from 32 to 26, reducing the annual value of the Fuel Allowance by €120.
- The reduction of the paid value of the Fuel Allowance is compounded by the increasing cost of energy. The combination of the cuts in payment and rising fuel costs has produced a reduction in the purchasing power of the Fuel Allowance.
- The average cost of electricity and home heating fuels has risen by 21% since 2009 (the last time the Fuel Allowance was increased).^{*} In order for the Fuel Allowance to have maintained its purchasing power in the face of inflating energy prices, it should have been increased in line with rising prices.

^{*} Analysis of CSO Consumer Price Index Detailed Sub-Indices 'Electricity, gas and other fuels'. Percentage change over 12 months for March of each year

Graph 5 Fuel Allowance 2009 to 2015
Annual value of actual payment, versus 2009 rate adjusted for inflation



- The graph above illustrates the gap that has grown between the annual value of the Fuel Allowance paid, and the rate at which it would need to be paid to maintain the purchasing power of the allowance. The solid line shows the actual annual value paid each year from 2009 to 2015, the broken line shows the 2009 rate adjusted for inflation until 2015.
- In 2015, the Fuel Allowance requires an annual value of €780, to maintain its 2009 purchasing power. This is €260 above the 2015 annual value. It equates to a rate of €30 per week for 26 weeks in the year.

THE COST OF A CHILD

This section examines the direct cost of a child in 2015. Direct costs are costs that can be directly attributed to a child and exclude costs shared in common with parents such as heating, household furniture and equipment (other than furnishings for the child's room), as well as the family car for rural household types.

Table 8 The Direct Weekly Cost of a Child 2015
excluding entitlement to secondary benefits, e.g. medical card

		INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
URBAN	MESL (Core)	85.55	51.26	83.75	132.03
	Full-Time Childcare	214.98	184.13	54.16	...
	Total	300.53	235.39	137.91	132.03
	Childcare as a % of total	71.53%	78.22%	39.27%	0.00%
RURAL	MESL (Core)	85.28	49.81	85.23	128.82
	Full-Time Childcare	175.48	139.91	54.19	...
	Total	260.76	189.72	139.42	128.82
	Childcare as a % of total	67.30%	73.75%	38.87%	0.00%

- Table 8 shows the direct weekly cost of a child at four stages of childhood. As shown, when the cost of childcare is excluded costs tend to be high in infancy, before declining at pre-school age and then rising as children grow older.
- Food accounts for a significant share of direct expenditure at all stages of childhood and is a particularly significant cost in adolescence. Other areas of expenditure that increase in adolescence are education and social inclusion and participation.
- The cost of childcare has a significant impact on the cost of a MESL. Childcare costs are lower in rural areas, but are nevertheless a significant area of expenditure for rural households.
- The cost of full time private childcare for an infant in an urban area is approximately €11,000 per annum. In this instance, Child Benefit, which is paid at €135 per month, meets 15% of the annual cost of childcare*.

* The VPSJ has recently published a paper on 'The Minimum Income Standard and the Cost of Childcare'. The paper is available online at: http://budgeting.ie/images/stories/Publications/Papers/VPSJ_2015_MIS_-_Cost_of_Childcare.pdf

ASSESSING THE CONTRIBUTION OF CHILD INCOME SUPPORTS FOR WELFARE DEPENDENT FAMILIES

This section examines child income support payments and the contribution that they make to children in welfare dependent households.

Children are the group most at risk of poverty. The latest SILC data shows that 17.9% of children were at risk of poverty in 2013, while 11.7% of children were in consistent poverty (CSO, 2015) ^{*}.

Table 9 examines the contribution that child income supports make towards the cost of raising a child in a welfare dependent household. The data takes into account the likelihood of children living in welfare dependent households being entitled to a medical card (this is why expenditure is lower than in the previous Table, Table 8) and also assumes that children attending school are entitled to the Back to School Clothing and Footwear Allowance (BSCFA).

Table 9 Comparison between the Cost of a Child and Child Income Supports, per week

		INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
URBAN	MESL Core [†]	78.82	44.72	77.21	125.45
	Child Benefit	31.15	31.15	31.15	31.15
	Qualified Child Increase	29.80	29.80	29.80	29.80
	Back to School	...	...	1.92	3.85
	Total Social Welfare	60.95	60.95	62.88	64.80
	% of MESL met by SW	77.3%	136.3%	81.4%	51.7%
RURAL	MESL Core [†]	78.84	43.55	78.98	122.53
	Child Benefit	31.15	31.15	31.15	31.15
	Qualified Child Increase	29.80	29.80	29.80	29.80
	Back to School	...	...	1.92	3.85
	Total Social Welfare	60.95	60.95	62.88	64.80
	% of MESL met by SW	77.3%	139.9%	79.6%	52.9%

- While Budget 2015 increased Child Benefit by €5.00 per month, a move welcomed by the VPSJ, the data demonstrates that the child income support payments do not meet the direct costs of a child in 3 of the 4 age groups examined.
- The proportion of child costs met by income supports varies with the age of the child, and ranges from over 135% for children of pre-school age to approximately 52% for adolescent children.
- The age group demonstrating the greatest income inadequacy are children at second level. The shortfall for the urban household for example is €60 per week or €3,000 per annum. As the MESL data demonstrates the cost of raising a child (excluding childcare) increases as children

^{*} CSO, 2015. SILC Survey on Income and Living Conditions 2013.

[†] Cost of a Child's MESL, excluding Childcare, adjusted for full Medical Card

grow older, but social welfare payments remain fixed (with the exception of the BSCFA), and so the gap between income and expenditure widens, particularly when children enter adolescence.

- Children living in households dependent on social welfare are particularly vulnerable to poverty and social exclusion. The VPSJ MESL data exposes the need to address the gap between expenditure and income if children are to have a standard of living that meets their physical, psychological and social needs at a minimum but acceptable level.

The next section details income adequacy for social welfare dependent households in 2015.

SOCIAL WELFARE INCOME SCENARIOS

This section examines income adequacy for urban based welfare dependent households in 2015. The scenarios that are presented in the tables that follow do not include participation in additional schemes, e.g. JobBridge or Back to Education schemes. Housing costs are based on social housing for all of the scenarios presented, with the exception of the couple and single adult household whose housing costs are based on private rented accommodation and are set at the Rent Supplement ceiling limits appropriate to their situation in Dublin.

- The situation of households dependent on social welfare has improved slightly between 2014 and 2015, but it is evident from the VPSJ data that the majority of such households are still facing income inadequacy in 2015.
- An analysis of households dependent on social welfare reveals that in 2015 social welfare does not meet the cost of a MESL for 191 of the 214 urban sample household types examined in the research. This is an improvement from 2014 when 199 of the 214 urban sample household types were experiencing income inadequacy when solely dependent on social welfare.
- The eight cases which have moved from inadequacy in 2014 to adequacy in 2015 are household compositions with Pre-School age children. This is the age-group where the direct cost of a child's MESL is at the lowest. The combination of a slight decrease in the cost of an MESL in 2015, and a marginal increase in Child Benefit has seen these household compositions move into income adequacy, when in an urban area and living in social housing.
- While 2015 saw welcome increases in Child Benefit and the Living Alone Allowance, and a partial restoration of the Christmas Bonus, it is apparent from the VPSJ MESL data that much more is required if the gap between expenditure and income is to be bridged.
- Rural households living in social housing and dependent on social welfare may face higher income deficits when compared to their urban counterparts due to the need for private transport in rural areas and higher home heating costs (oil versus gas).
- Services such as social housing and the medical card play a crucial role in reducing essential expenditure and are of considerable value for those able to access them. Availability of and access to affordable, quality services coupled with adequate income is necessary if households dependent on social welfare are to reach a minimum but acceptable standard of living.

HOUSEHOLDS WITH CHILDREN

- The households experiencing the greatest shortfall in income are households with adolescent children. The urban two parent household with a primary and secondary school child for example has a shortfall of €117 per week, which when calculated on an annual basis is €6,000.

- Child income supports (with the exception of the BSCFA) do not take account of increasing costs in adolescence and at this age the gap between minimum essential expenditure and income supports widens. As a consequence many social welfare dependent families with adolescent children face severe income inadequacy in 2015.
- The one parent household types illustrated in the table below also have an income deficit and are unable to afford a Minimum Essential Standard of Living in 2015. The latest SILC data showed that those living in households with one adult and one or more children had the highest deprivation rate in 2013 at 63.2%, while the at risk of poverty rate for this household type was 31.7%*.

WORKING AGE HOUSEHOLDS WITHOUT CHILDREN

- The data shows that childless working age households are also experiencing income inadequacy when dependent on social welfare. Despite receiving Rent Supplement and the full rate of Jobseekers Benefit, the single adult household faces income inadequacy of €65 per week.
- The income deficit for the single adult household type indicates that the rate of Jobseekers Benefit is insufficient to meet the cost of living for this household type. Expenditure on food and household energy alone consume 45% of this household's primary social welfare payment.
- Similarly, when dependent on social welfare the couple of working age has a shortfall of €46 per week, which is in excess of €2,300 when calculated on an annual basis. While both adults are in receipt of a full Jobseekers payment and Rent Supplement, they nevertheless have an inadequate income and cannot afford to meet their minimum essential needs. This household's food, personal care and energy costs alone consume 35% of their combined primary social welfare payment.

PENSIONER HOUSEHOLDS

- The pensioner living alone and solely reliant on the Contributory Pension and Living Alone Allowance faces a weekly shortfall of approximately €6 per week, while a household in receipt of the Non-Contributory Pension has a shortfall of €16 per week.
- While the Living Alone Allowance, was increased by €1.30 in the last budget, a move the VPSJ welcomed, it is still not at a rate that is sufficient to offset the additional costs faced by those who live alone.
- The pensioner couple household type have an adequate income to meet their minimum essential needs. Indeed, in all income scenarios examined in the research this household type has a sufficient income and can afford a MESL.

* CSO, 2015. SILC Survey on Income and Living Conditions 2013.

Table 10 Social Welfare Scenarios – Working Age Household Compositions

URBAN 2015

	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP
	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
MESL Core*	389.72	432.74	513.46	514.09	721.07	283.76	328.38	409.11	220.68	337.81
Housing	40.79	44.26	44.26	47.73	51.20	26.87	30.34	30.34	120.00	173.08
Total	430.51	477.00	557.72	561.82	772.27	310.63	358.72	439.45	340.68	510.88
PRIMARY SOCIAL WELFARE										
Adult 1 (JS / OFP)	188.00	188.00	188.00	188.00	188.00	188.00	188.00	188.00	188.00	188.00
Adult 2 (JS / QA)	124.80	124.80	124.80	124.80	124.80	...	...	...	...	188.00
Qualified Child Increase	29.80	59.60	59.60	89.40	119.20	29.80	59.60	59.60	...	...
Total Primary SW	342.60	372.40	372.40	402.20	432.00	217.80	247.60	247.60	188.00	376.00
SECONDARY SOCIAL WELFARE										
Child Benefit	31.15	62.31	62.31	93.46	124.62	31.15	62.31	62.31	...	...
BSCFA	...	1.92	5.77	1.92	11.54	1.92	1.92	5.77	...	...
Fuel Allowance	...	...	...	...	...	10.00	10.00	10.00	...	...
Rent Supplement	...	...	...	...	...	...	...	...	88.00	89.08
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	373.75	436.63	440.48	497.58	568.15	260.88	321.83	325.68	276.00	465.08
INCOME ADEQUACY										
(Household Income – Expenditure Need)	Inadequate -56.76	Inadequate -40.36	Inadequate -117.25	Inadequate -64.24	Inadequate -204.12	Inadequate -49.76	Inadequate -36.89	Inadequate -113.78	Inadequate -64.68	Inadequate -45.80

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 11 Social Welfare Scenarios – Pensioner Household Compositions

	LP	LP	PC	PC	PC
	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contrib.	Contributory & Qualified Adult
MESL Core*	224.67	224.67	273.59	273.59	273.59
Housing	29.40	31.10	47.05	48.75	47.97
Total	254.07	255.77	320.64	322.34	321.56
PRIMARY SOCIAL WELFARE					
Pension 1	219.00	230.30	219.00	230.30	230.30
Pension 2 / Living Alone	9.00	9.00	219.00	219.00	153.50
Fuel Allowance	10.00	10.00	10.00	10.00	10.00
Total Primary SW	238.00	249.30	448.00	459.30	393.80
SOCIAL WELFARE SUPPORTS					
Household Benefits Package	YES	YES	YES	YES	YES
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	238.00	249.30	448.00	459.30	393.80
INCOME ADEQUACY					
(Household Income – Expenditure Need)	Inadequate	Inadequate	Adequate	Adequate	Adequate
	-16.07	-6.47	127.36	136.96	72.24

* MESL Core Costs adjusted for effect of secondary benefits (Medical Card, Household Benefits Package)

FROM WELFARE TO WORK

EXAMINING THE IMPACT OF RETAINING BENEFITS WHEN RETURNING TO WORK

This section is extracted from a new working paper '*From Welfare to Work: Examining the Impact of Retaining Benefits When Returning to Work*'. Focusing on one of the household types analysed in the paper, an urban two parent and two child (both adolescents) household, this section examines the impact of being able to retain secondary benefits such as a medical card and the newly introduced Back to Work Family Dividend (BTWFD) for those who are returning to work after being unemployed for 12 months or more. Finally, to demonstrate the income necessary to maintain a MESL the MIS is shown when entitlements associated with returning to work are not applicable. The full Working Paper will be available on www.budgeting.ie

Table 12 Urban Two Parents and Two Adolescent Children from Welfare to Work*

UNEMPLOYED

Social Housing
1 Parent Unemployed, 1 Stay at Home

EXPENDITURE

MESL Core Expenditure	€561.70
Housing	€44.26
Medical Card Eligibility	Full
Total MESL Expenditure	€605.96

INCOME

Jobseekers Personal Rate	€188.00
Qualified Adult	€124.80
Qualified Child Increase	€59.60
Child Benefit	€62.31
BSCFA	€7.69

Total Household Income	€442.40
Income Shortfall	-€163.56

BACK TO WORK

Social Housing
1 Parent working full-time, 1 working part-time

EXPENDITURE

MESL Core Expenditure	€569.26
Housing	€79.74
Medical Card Eligibility	Full
Total MESL Expenditure	€649.00

INCOME

Gross Salary 1	€324.38
Income Tax (joint)	€00.00
USC 1	€6.73
PRSI 1	€00.00
Gross Salary 2	€164.35
USC 2	€00.00
PRSI 2	€00.00
Household Net Salary	€481.99
Social Welfare	
Child Benefit	€62.31
FIS	€73.00
BSCFA	€7.69

BTWFD	€59.60
Total Social Welfare	€202.60
Total Household Income	€684.59
Discretionary Income	€35.60

* All income scenarios are based on social housing; full-time work based on 37.5 hours, part-time based on work 19 hours

- This two parent two child (both adolescents) household type is facing severe income inadequacy when unemployed and solely dependent on social welfare (Table 12). In this scenario social welfare transfers do not provide this household with sufficient income to meet their minimum essential needs.
- Based on both parents working (1 full-time & 1 part-time) the National Minimum Wage (NMW) when coupled with secondary social welfare supports provide a sufficient income for this household type when in a return-to-work scenario.
- Entitlements linked to returning to work after being long term unemployed such as the Back to Work Family Dividend and full medical card help ease the transition from unemployment to employment and assist this household type in reaching a MESL.

Table 13 Two Parents and Two Adolescent, MIS when Back to Work Entitlements Cease

EMPLOYED – NMW

Social Housing

I Parent working full-time, I working part-time

EXPENDITURE

MESL Core Expenditure	€610.58
Housing	€70.80*
Medical Card Eligibility	GP Visit Card
Total MESL Expenditure	€681.38

INCOME

Gross Salary 1	€324.38
Income Tax (joint)	€00.00
USC 1	€6.73
PRSI 1	€00.00
Gross Salary 2	€164.35
USC 2	€00.00
PRSI 2	€00.00
Household Net Salary	€481.99
Social Welfare	
Child Benefit	€62.31
FIS	€73.00
BSCFA	€7.69
Total Social Welfare	€143.00
Total Household Income	€624.99
Income Shortfall	-€56.39

EMPLOYED – MIS

Social Housing

I Parent working full-time, I working part-time

EXPENDITURE

MESL Core Expenditure	€610.58
Housing	€72.54
Medical Card Eligibility	GP Visit Card
Total MESL Expenditure	€683.12

INCOME

Gross Salary 1	€436.88
Income Tax (joint)	€2.99
USC 1	€14.13
PRSI 1	€17.38
Gross Salary 2	€221.35
USC 2	€00.00
PRSI 2	€00.00
Household Net Salary	€623.63
Social Welfare	
Child Benefit	€62.31
FIS	€00.00
BSCFA	€00.00
Total Social Welfare	€62.31
Total Household Income	€685.94
MIS Rate, per hour	€11.65

* In this scenario housing costs are lower than in the in work and retaining benefits scenario as the BTWFD is included as income in calculating the cost of differential rent.

NO BACK-TO-WORK ENTITLEMENTS

- While the NMW serves as the MIS when this household type is eligible to retain benefits associated with returning to work, it is no longer sufficient in a situation where these entitlements are not applicable.
- As demonstrated in Table 13 an identical household type who is not in a back to work scenario is no longer entitled to a full medical card when earning the NMW. As a result, the cost of private health insurance and primary health care costs, with the exception of GP visits, are included in the expenditure, and so in this scenario this household type has an insufficient income when earning the NMW.
- In this scenario this household type is not entitled to benefits that are associated with returning to work e.g. BTWFD, and despite receiving €143 per week in other secondary welfare payments, e.g. FIS, this household cannot meet the cost of a MESL on the NMW.
- As demonstrated in Table 13 this household type needs to earn a combined gross salary of €658 per week to afford a MESL. This equates to an hourly wage for each adult of €11.65 per hour, which is €3.00 more than the NMW.
- The scenario highlights that this household type does not have a sufficient income on the NMW when they are not in a back to work scenario and qualifying for additional benefits.
- The scenario also demonstrates that those who are returning to work and qualifying for additional benefits will need to move into a position in which their wages have increased sufficiently beyond the national minimum wage to absorb the loss of secondary benefits if they are to maintain a Minimum Essential Standard of Living.

NATIONAL MINIMUM WAGE INCOME SCENARIOS

This section examines the adequacy of the National Minimum Wage for working age households. The data presented in the following tables is based on the assumption that these are not return to work scenarios and so entitlements associated with returning to work, such as the Back to Work Family Dividend, etc., are not included in the scenarios.

A number of changes to the Universal Social Charge (USC) were announced in Budget 2015, including the removal of full-time minimum wage workers from paying the upper rates of the Charge. This move has improved net income for those on lower pay in 2015. However, the cost of private childcare and private rented accommodation substantially increases the cost of a minimum standard of living and in many cases the NMW is inadequate to meet these costs.

HOUSEHOLDS WITHOUT CHILDREN

SINGLE ADULT

- The single adult household type benefits from the changes to the USC. In 2014 this household paid €9.12 per week in USC when earning the NMW, whereas in 2015 this household pays €6.73 per week in USC, which represents a saving of €2.39 per week, or €124 over the course of the year (based on working 37.5 hours per week and qualifying for a full medical card).
- While the single adult household does qualify for a full medical card which reduces their minimum essential expenditure, it is the high cost of private rented accommodation that substantially increases household expenditure. Private rented accommodation alone absorbs 57% of the single adult's net income, and as a consequence this household has a shortfall of €90 per week, which is over €4,600 when calculated on an annual basis. (Table 14)

COUPLE HOUSEHOLD

- Based on both adults working full-time on the NMW this household has a sufficient income to meet their minimum essential expenditure, which includes the cost of private rented accommodation. (Table 14)
- Private rented accommodation absorbs 29% of this household's net income, which enables this household to have sufficient income to meet all of their other minimum essential costs.
- This household type also benefits from the changes to the USC which increases their net income in 2015.

HOUSING

- Housing costs for working age households without children are derived from the average cost of renting a one bedroom dwelling in Dublin, the cost is 90% of average rent for Q4 2014 (PRTB, 2015). The average monthly cost of renting a 1 bed unit in Dublin in this period is €870.14 per month, 90% is €783.13 per month.

- Private rents for one bed dwellings have increased by 9.2% in the last year. This increase in expenditure need more than offsets the income gains from the changes to the Universal Social Charge.
- Consequently, the income shortfall for a Single Adult household has increased by over €10 per week, from 2014 to 2015, when employed full-time, earning the NMW and renting at 90% of average rent in Dublin. Similarly, the level of income adequacy for a Couple household has decreased.

TWO PARENT HOUSEHOLDS

The tables (pages 29 to 31) examine the two parent household type in different income situations, in all cases the housing costs are based on social housing:

- › 1 employed full-time & 1 stay at home
- › 1 employed full-time and 1 part-time
- › Both employed full-time.

SINGLE INCOME SCENARIOS

- The NMW is inadequate in the 1 employed full-time and 1 stay at home scenarios when there is an adolescent in the household.
- Costs rise significantly when there is an adolescent in the household, however social welfare supports, with the exception of the Back to School Clothing and Footwear Allowance, are paid at a single rate irrespective of the age of a child and so the increase in expenditure at adolescence is not matched by an increase in social welfare supports.
- In the 1 employed full-time and 1 stay at home scenarios the NMW is adequate for the households with an infant (TP 1), and with a pre-school and primary school child (TP2a). While costs (excluding childcare) tend to be relatively high in infancy, they decline significantly at pre-school age, but are significantly below costs associated with adolescence. As a consequence single income two parent households with younger children have a sufficient income on the NMW to meet their minimum essential costs.
- FIS makes a notable contribution to single income two parent households. For households with four children (TP4) FIS contributes €304 per week to household income, which when calculated on an annual basis is almost €16,000. Despite receiving this significant social welfare support and living in social housing, this household composition cannot afford a MESL in this income scenario, and has a weekly income shortfall of €47, almost €2,500 per annum.

DUAL INCOME SCENARIOS

- The data demonstrates that when both parents are in employment it does not necessarily follow that a household will be financially better off as the gain from employment can be counteracted by both the cost of childcare and decrease or cessation of secondary benefits.

- Childcare costs are based on the use of formal childcare for an infant and a pre-school age child. The pre-school age costs are net of the ECCE scheme. Costs for a primary school age child are based on informal care provided by a friend or relative and therefore do not demonstrate the cost of formal private childcare.
- The two parent household with an infant (TP 1) moves from a situation of adequacy when one parent is working full-time (earning the NMW) and one parent is staying at home to a situation of inadequacy when both parents are in employment. For this household type when one parent is working full-time and one parent is working part-time, childcare costs absorb 82% of the net minimum wage salary of the part-time worker.
- In addition Family Income Supplement reduces significantly when a household moves from a single NMW income to a dual NMW income scenario. In the case of the household with an infant (TP1) FIS decreases from €114 when one parent is employed to €20.00 when one parent is working full-time and one is working part-time, to €00.00 when both are in full-time employment on the NMW.
- Similarly, the two parent household with an infant, pre-school and primary school children (TP3) moves from a situation of adequacy when one parent is working full-time and one parent is stay at home to a situation of inadequacy when both parents are in minimum wage employment.
- The two parent household with an infant, pre-school and primary school children (TP3) has a shortfall of €269 per week when both parents are working full-time on the NMW. The cost of full-time childcare (€453.27) for this household absorbs 72% of net NMW salary and in this instance the NMW is not sufficient to meet the cost of childcare and all other costs necessary for a Minimum Essential Standard of Living. This household composition would face an income shortfall of over €14,000 per annum, when both adults are earning the NMW full-time.

ONE PARENT HOUSEHOLDS

The scenarios presented in the following tables for the one parent household types examine part-time and full-time employment situations, are based on social housing.

- Childcare costs are based on the use of formal childcare for a pre-school age child, and are net of the ECCE scheme. Costs for a primary school age child are based on informal care provided by a friend or relative and therefore do not demonstrate the cost of formal private childcare.

PART-TIME WORK

- The NMW provides an adequate income in all of the part-time NMW scenarios demonstrated in Table 18 for one parent household types.
- In all of the scenarios social welfare transfers make a valuable contribution to household income, enabling the households to have a sufficient income from part-time minimum wage work.

- The household demonstrating the greatest adequacy is the household with a 6 year old child. This household is still eligible for the One-Parent Family Payment (OFP) as their child is under the age of 7. In this scenario the household receives a partial OFP of €187.80, and also receives €136.07 in other social welfare payments. Secondary social welfare payments combined with net earned income ensure that this household has a sufficient income to afford the cost of a Minimum Essential Standard of Living.
- The effect of withdrawing the OFP for households with children age 7 and above is evident. While the household with a 6 year old child receives €187.80 in OFP, the household with a 7 year old child is no longer eligible for this payment.*
- While the one parent household with a 7 year old receives a higher rate of FIS which offsets some of the loss of the OFP, this household's income is considerably less than a household with a 6 year old.†
- The part-time employment scenarios presented are based on being employed for 19 hours per week, the minimum required to qualify for Family Income Supplement (FIS). It is assumed that these hours are secure, and regular, enabling the household to qualify for FIS. Furthermore, it is assumed that the pattern of working hours can be structured in such a way as to minimise childcare costs e.g., working during school hours. As such, real world part-time employment scenarios may not experience the same levels of income adequacy.

FULL-TIME WORK

- In full-time employment, the NMW is inadequate for a one parent household with a pre-school and primary school child (OP2a). Childcare costs alone account for 75% of net salary.
- While this household (OP2a) receives €137.60 from the OFP and €89 in FIS it is not enough to offset the cost of childcare and all other costs necessary for a MESL. The household has a weekly income shortfall of €31, almost €1,600 per annum.
- The household demonstrating the greatest income adequacy is the household with one child, aged six. In this instance this household is still eligible for the OFP, and when this payment is combined with FIS, Child Benefit and net NMW salary the household has a sufficient income to meet its minimum essential needs.
- A One Parent household with one child, aged seven, will no longer be eligible for the OFP. When employed full-time, and earning the NMW, the loss of the OFP will be partially offset by an increased FIS payment, however, total household income (net salary + social welfare) will decrease by €52 per week, over €2,700 per annum.*

* Households in this scenario may be eligible for the Back To Work Family Dividend, which allows the household retain the Qualified Child Increase (QCI) of €29.80 per child, per week, for one year and half a QCI payment for a second year. However, eligibility for this payment is conditional, and it is not included in the scenarios examined here.

† OFP is counted as income in the means test for FIS, hence the higher rate of FIS for a household with a child aged 7 & over.

Table 14 Minimum Wage Scenarios – Working Age, No Children

URBAN 2015

	SA	CP			
	Full-Time Private Rented	2 Full-Time Private Rented			
MESL Core*	225.19	379.00			
Housing	180.72	180.72			
Total	405.91	559.72			
NMW SALARY					
Gross Salary 1	324.38	324.38			
Income Tax 1	1.38	0.91			
USC 1	6.73	6.73			
PRSI 1	...	...	
Gross Salary 2		324.38			
Income Tax 2		0.91			
USC 2		6.73			
PRSI 2		...			
Net Salary	316.27	633.47			
SOCIAL WELFARE SUPPORTS					
Medical Card	FULL	GP VISIT			
Household Income	316.27	633.47			
INCOME ADEQUACY					
(Household Income – Expenditure Need)	Inadequate -89.64	Adequate 73.75			

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 15 Minimum Wage Scenarios – Two Parent
I Employed Full-Time & I Stay at home

URBAN 2015

	TP 1	TP 2a	TP 2b	TP 3	TP 4
MESL Core*	394.23	437.24	517.97	518.59	725.58
Childcare	...	...	...	...	...
Housing	54.15	61.70	61.70	69.85	79.65
Total	448.37	498.94	579.66	588.44	805.22
NMW SALARY					
Gross Salary	324.38	324.38	324.38	324.38	324.38
Income Tax (<i>joint assessment</i>)	...	...	...	...	...
USC	6.73	6.73	6.73	6.73	6.73
PRSI	...	...	...	...	...
Net Salary	317.64	317.64	317.64	317.64	317.64
SECONDARY SOCIAL WELFARE					
Child Benefit	31.15	62.31	62.31	93.46	124.62
Family Income Supplement	114.00	171.00	171.00	232.00	304.00
BSCFA	...	1.92	5.77	1.92	11.54
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	462.80	552.87	556.72	645.03	757.80
INCOME ADEQUACY					
(Household Income – Expenditure Need)	Adequate 14.42	Adequate 53.94	Inadequate -22.95	Adequate 56.59	Inadequate -47.43

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 16 Minimum Wage Scenarios – Two Parent
I Employed Full-Time & I Part-Time

URBAN 2015

	TP 1	TP 2a	TP 2b	TP 3	TP 4
MESL Core*	397.28	440.30	521.02	521.65	728.63
Childcare	134.23	89.36	13.54	223.59	27.08
Housing	63.85	70.80	70.80	78.80	88.75
Total	595.36	600.45	605.36	824.04	844.46
NMW SALARY					
Gross Salary 1	324.38	324.38	324.38	324.38	324.38
Income Tax (<i>joint assessment</i>)	...	...	...	...	...
USC 1	6.73	6.73	6.73	6.73	6.73
PRSI 1	...	...	...	...	...
Gross Salary 2	164.35	164.35	164.35	164.35	164.35
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	481.99	481.99	481.99	481.99	481.99
SECONDARY SOCIAL WELFARE					
Child Benefit	31.15	62.31	62.31	93.46	124.62
Family Income Supplement	20.00	73.00	73.00	133.00	206.00
BSCFA	...	1.92	5.77	1.92	11.54
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	533.15	619.22	623.07	710.38	824.15
INCOME ADEQUACY					
(Household Income – Expenditure Need)	Inadequate -62.22	Adequate 18.77	Adequate 17.71	Inadequate -113.66	Inadequate -20.31

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 17 Minimum Wage Scenarios – Two Parent
2 Employed Full-Time

URBAN 2015

	TP 1	TP 2a	TP 2b	TP 3	TP 4
MESL Core*	397.28	440.30	562.30	521.65	728.63
Childcare	214.98	238.29	54.16	453.27	108.31
Housing	60.43	59.44	59.67	64.89	74.69
Total	672.70	738.02	676.13	1,039.81	911.64
NMW SALARY					
Gross Salary 1	324.38	324.38	324.38	324.38	324.38
Income Tax (<i>joint assessment</i>)	2.75	2.73	1.15	2.71	2.69
USC 1	6.73	6.73	6.73	6.73	6.73
PRSI 1	...	...	...	...	...
Gross Salary 2	324.38	324.38	324.38	324.38	324.38
USC 2	6.73	6.73	6.73	6.73	6.73
PRSI 2	...	...	...	...	...
Net Salary	632.53	632.55	634.13	632.57	632.59
SECONDARY SOCIAL WELFARE					
Child Benefit	31.15	62.31	62.31	93.46	124.62
Family Income Supplement	...	...	...	43.00	115.00
BSCFA	...	...	...	1.92	11.54
Medical Card	FULL	FULL	GP Visit	FULL	FULL
Household Income	663.69	694.86	696.44	770.96	883.75
INCOME ADEQUACY					
(Household Income – Expenditure Need)	Inadequate -9.01	Inadequate -43.16	Adequate 20.31	Inadequate -268.86	Inadequate -27.89

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 18 Minimum Wage Scenarios – One Parent
Employed Part-Time

URBAN 2015

	OP 1 (6)	OP 1 (7)	OP 2a	OP 2b
MESL Core*	286.82	286.82	331.44	412.17
Childcare	13.54	13.54	89.36	13.54
Housing	60.97	49.60	70.44	57.30
Total	361.33	349.96	491.24	483.01
NMW SALARY				
Gross Salary	164.35	164.35	164.35	164.35
Income Tax	...	...	...	...
USC	...	...	...	...
PRSI	...	...	...	...
Net Salary	164.35	164.35	164.35	164.35
SECONDARY SOCIAL WELFARE				
Child Benefit	31.15	31.15	62.31	62.31
Family Income Supplement	93.00	205.00	133.00	263.00
BSCFA	1.92	1.92	1.92	5.77
One-Parent Family Payment	187.80	...	217.60	...
Fuel Allowance	10.00	...	10.00	...
Medical Card	FULL	FULL	FULL	FULL
Household Income	488.23	402.43	589.18	495.43
INCOME ADEQUACY				
(Household Income – Expenditure Need)	Adequate 126.90	Adequate 52.47	Adequate 97.94	Adequate 12.42

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 19 **Minimum Wage Scenarios – One Parent
Employed Full-Time**

URBAN 2015

	OP 1 (6)	OP 1 (7)	OP 2a	OP 2b
MESL Core*	288.27	288.27	332.89	413.62
Childcare	54.16	54.16	238.29	54.16
Housing	65.37	58.95	74.84	66.50
Total	407.79	401.37	646.02	534.27
NMW SALARY				
Gross Salary	324.38	324.38	324.38	324.38
Income Tax	...	1.15	1.15	1.15
USC	6.73	6.73	6.73	6.73
PRSI	...	...	...	...
Net Salary	317.64	316.49	316.49	316.49
SECONDARY SOCIAL WELFARE				
Child Benefit	31.15	31.15	62.31	62.31
Family Income Supplement	49.00	114.00	89.00	171.00
BSCFA	...	1.92	...	5.77
One-Parent Family Payment	107.80	...	137.60	...
Fuel Allowance	10.00	...	10.00	...
Medical Card	FULL	FULL	FULL	FULL
Household Income	515.60	463.57	615.40	555.57
INCOME ADEQUACY				
	Adequate	Adequate	Inadequate	Adequate
(Household Income – Expenditure Need)	107.81	62.20	-30.62	21.30

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

THE MINIMUM INCOME STANDARD

The Minimum Income Standard (MIS) is derived from the MESL expenditure budget. The MIS defines the gross salary a household needs in order to afford the cost of a Minimum Essential Standard of Living. It takes full account of the potential tax liability and social welfare entitlements of the household in question.

HOUSEHOLDS WITHOUT CHILDREN

- The MIS for a single adult household type is almost €497 per week. This equates to an hourly wage of €13.25. The MIS exceeds the NMW by €4.60. (Table 20, page 37)
- In this instance, the high cost of private rented accommodation absorbs 43% of the single adult's household type's net earned income.
- The single adult scenario demonstrates the challenge faced by those living alone and unable to access social or subsidised housing in reaching a MESL.
- For the couple household type the NMW serves as the MIS when both adults are working full-time. In this scenario two full-time NMW salaries provide a sufficient income to meet the cost of private rented accommodation and all other costs necessary for a MESL. (Table 20, page 37)

HOUSEHOLDS WITH CHILDREN

TWO PARENT HOUSEHOLDS

- Housing tenure and childcare have a significant bearing on the cost of a MESL and the subsequent MIS required. (Table 21 & Table 22, pages 38 & 39)
- The MIS scenarios demonstrate that at the salary levels required to meet the cost of a MESL, household's entitlements to social welfare supports reduce and in some cases cease, while the household's tax burden increases. As a consequence, households need to earn more in order to be able to afford a MESL.
- The MIS for a two parent household with an infant, pre-school and primary school child (TP3), and living in social housing is €568.13 per adult per week. In this scenario, childcare costs alone absorb 47% of this household type's total net salary.
- The high cost of childcare requires each adult in this household type (TP3) to earn €15.15 per hour in order to reach a MESL. This is €6.50 above the current national minimum wage rate.
- At this wage rate this household type (TP3) qualifies for a full medical card but are no longer eligible for FIS or the BSCFA and so must earn more in order to reach a MESL.

- Being able to access social housing significantly reduces the cost of a MESL, despite this, four out of the five two parent households analysed in Table 21 need to earn in excess of the NMW to meet their minimum essential needs.
- The scenarios demonstrate the impact that housing tenure has on the cost of a MESL and the subsequent MIS required. As demonstrated, identical households in private rented accommodation need to earn significantly more in order to have the same standard of living as their counterparts in social housing.
- A two parent household with a primary and secondary school child (TP 2b) in private rented accommodation needs to earn €3.80 more per hour when compared to an identical household in social housing which has sufficient income on the national minimum wage.
- Similarly, a two parent household with a pre-school and primary school child (TP 2a) in private rented accommodation needs to earn €3.40 more per hour when compared to an identical household in social housing.

ONE PARENT HOUSEHOLDS

- Where the NMW serves as the MIS for one parent households secondary social welfare supports, such as Child Benefit and FIS, contribute to household income and help this household type reach a MESL. (Table 23, page 40)
- While the one parent household with a 7 year old (OP 1 (7)) is no longer eligible for the One Parent Family Payment, this household receives a higher rate of FIS which offsets some of the loss of this payment. In this instance, this household type has sufficient income to meet their minimum essential needs on the national minimum wage.
- The high cost of childcare substantially increases the cost of the MESL for the one parent household with a pre-school and primary school child (OP 2a) and necessitates earnings far in excess of the national minimum wage rate.
- The MIS for this household type (OP 2a) in social housing is €650.63 per week. This equates to an hourly salary of €17.35, which is €8.70 above the current NMW rate.
- In this instance (OP 2a), childcare alone absorbs almost 42% of this household type's net salary.
- As this household type's (OP 2a) income increases to meet the cost of a MESL, entitlements reduce and ultimately cease, and so this household must earn more in order to reach a MESL.
- The data demonstrates the impact that housing tenure has on the cost of a MESL and the subsequent MIS required for this household type.
- All of the one parent household types detailed in Table 24 require a MIS in excess of the NMW when in private rented accommodation.

- While the NMW served as the MIS for the one parent household with a primary school child (OP 1) when in social housing, an identical household in private rented accommodation requires a MIS of €616.88 per week. This equates to an hourly salary of €16.45, which is €7.80 above the current NMW rate.
- Similarly, while a one parent household with a primary and secondary school child (OP 2b) have a sufficient income on the NMW when in social housing, an identical household in private rented accommodation requires a MIS of €778.13 per week, which equates to an hourly wage of €20.75, which is €12.10 above the NMW.

CHILDCARE & HOUSING COSTS

- As discussed throughout this paper, the cost of childcare and housing have a very significant impact on the cost of households' Minimum Essential Standard of Living.
- In order to afford these costs household compositions with younger children, and households in private rented accommodation require salaries notably above the National Minimum Wage.
- The VPSJ has recently published a working paper examining the impact of the high cost of formal childcare on the Minimum Income Standard earnings needs of households with children.
- Table 25 (page 42) demonstrates how the MIS earnings required for a Minimum Essential Standard of Living varies due to housing tenure and childcare costs.*
- The tables present the MIS for a One Parent household with a primary school age child (OP 1), when using formal or informal[†] childcare, and living in either social housing (paying differential rent) or in private rented housing.
- The NMW provides an adequate income when in social housing and in a position to use informal childcare. However, for an identical household composition to afford the same minimum standard of living when in private rented housing, and using formal childcare, the household needs to earn more than double the NMW, with a MIS of €18.95 per hour.

* Households in this scenario may be eligible for the Back To Work Family Dividend, which allows the household retain the Qualified Child Increase (QCI) of €29.80 per child, per week, for one year and half a QCI payment for a second year. However, eligibility for this payment is conditional, and it is not included in the scenarios examined here.

[†] Informal childcare applies to a child of primary school age only and refers to care given by a friend or relative after school and during the school holidays at a reduced cost.

Table 20 Minimum Income Standard – Working Age, No Children

URBAN 2015

	SA	CP			
	Full-Time Private Rented	2 Full-Time Private Rented			
MESL Core*	241.97	379.00			
Housing (90% of Dublin Average)	180.72	180.72			
Total MESL Expenditure	422.69	559.72			
MIS SALARY					
Gross Salary 1	496.88	324.38			
Income Tax 1	35.26	0.91			
USC 1	18.33	6.73			
PRSI 1	19.88	...			
Gross Salary 2		324.38			
Income Tax 2		0.91			
USC 2		6.73			
PRSI 2		...			
Net Salary	423.41	633.47			
Medical Card	GP Visit	None			
MIS Rate, per adult					
MIS per annum	25,907.06	16,912.91			
MIS per week	496.88	324.38			
MIS per hour	13.25	8.65			
NMW Differential					
MIS per hour - NMW per hour	4.60	0.00			
MIS as % NMW	153%	100%			

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 21 Minimum Income Standard – Two Parent
2 Employed Full-Time, Social Housing

URBAN 2015

	TP 1	TP 2a	TP 2b	TP 3	TP 4
MESL Core*	433.13	440.30	562.30	521.65	779.00
Childcare	214.98	238.29	54.16	453.27	108.31
Social Housing	62.58	61.62	59.67	75.69	69.92
Total	710.68	740.21	676.13	1,050.61	957.24
MIS SALARY					
Gross Salary 1	376.88	376.88	324.38	568.13	474.38
Income Tax (<i>joint assessment</i>)	22.68	23.73	1.15	100.21	60.49
USC 1	9.93	8.57	6.73	15.26	16.76
PRSI 1	15.08	15.08	...	22.73	18.98
Gross Salary 2	376.88	376.88	324.38	568.13	474.38
USC 2	9.93	8.57	6.73	15.26	16.76
PRSI 2	15.08	15.08	...	22.73	18.98
Net Salary	681.05	682.73	634.13	960.06	816.80
SECONDARY SOCIAL WELFARE					
Child Benefit	31.15	62.31	62.31	93.46	124.62
Family Income Supplement	...	...	...	...	20.00
BSCFA	...	...	...	...	...
Medical Card	GP Visit	Full	GP Visit	Full	GP Visit
Household Income	712.21	745.04	696.44	1,053.52	961.41
MIS Rate, per adult					
MIS per annum	19,650.26	19,650.26	16,912.91	29,622.04	24,733.91
MIS per week	376.88	376.88	324.38	568.13	474.38
MIS per hour	10.05	10.05	8.65	15.15	12.65
NMW Differential					
MIS per hour - NMW per hour	1.40	1.40	...	6.50	4.00
MIS as % NMW	116%	116%	100%	175%	146%

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 22 Minimum Income Standard – Two Parent
2 Employed Full-Time, Private Rented Housing

URBAN 2015

	TP 1	TP 2a	TP 2b	TP 3	TP 4
MESL Core*	433.13	440.30	562.30	521.65	779.00
Childcare	214.98	238.29	54.16	453.27	108.31
Private Rented Housing	233.66	248.23	248.23	248.23	248.23
Total	881.76	926.82	864.69	1,223.15	1,135.54
MIS SALARY					
Gross Salary 1	500.63	504.38	466.88	699.38	616.88
Income Tax (<i>joint assessment</i>)	72.18	74.73	58.15	172.46	117.49
USC 1	18.59	13.03	16.23	19.86	26.73
PRSI 1	20.03	20.18	18.68	27.98	24.68
Gross Salary 2	500.63	504.38	466.88	699.38	616.88
USC 2	18.59	13.03	16.23	19.86	26.73
PRSI 2	20.03	20.18	18.68	27.98	24.68
Net Salary	851.83	867.60	805.79	1,130.62	1,013.45
SECONDARY SOCIAL WELFARE					
Child Benefit	31.15	62.31	62.31	93.46	124.62
Family Income Supplement	...	...	...	...	...
BSCFA	...	...	...	...	...
Medical Card	GP Visit	Full	GP Visit	Full	GP Visit
Household Income	882.98	929.91	868.09	1,224.08	1,138.06
MIS Rate, per adult					
MIS per annum	26,102.59	26,298.11	24,342.86	36,465.41	32,163.86
MIS per week	500.63	504.38	466.88	699.38	616.88
MIS per hour	13.35	13.45	12.45	18.65	16.45
NMW Differential					
MIS per hour - NMW per hour	4.70	4.80	3.80	10.00	7.80
MIS as % NMW	154%	155%	144%	216%	190%

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 23 Minimum Income Standard – One Parent
Employed Full-Time, Social Housing

URBAN 2015

	OP I (6)	OP I (7)	OP2a	OP2b
MESL Core*	288.27	288.27	332.89	413.62
Childcare	54.16	54.16	238.29	54.16
Social Housing	65.37	58.95	81.94	66.50
Total	407.79	401.37	653.12	534.27
MIS SALARY				
Gross Salary	324.38	324.38	650.63	324.38
Income Tax	...	...	34.86	...
USC	6.73	6.73	18.15	6.73
PRSI	...	...	26.03	...
Net Salary	317.64	317.64	571.59	317.64
SECONDARY SOCIAL WELFARE				
Child Benefit	31.15	31.15	62.31	62.31
Family Income Supplement	49.00	114.00	20.00	171.00
BSCFA	...	1.92	...	5.77
One-Parent Family Payment	107.80	...	...	...
Fuel Allowance	10.00	...	...	...
Medical Card	FULL	FULL	FULL	FULL
Household Income				
MIS Rate, per adult				
MIS per annum	16,912.91	16,912.91	33,923.59	16,912.91
MIS per week	324.38	324.38	650.63	324.38
MIS per hour	8.65	8.65	17.35	8.65
NMW Differential				
MIS per hour - NMW per hour	...	...	8.70	...
MIS as % NMW	100%	100%	201%	100%

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 24 Minimum Income Standard – One Parent
Employed Full-Time, Private Rented Housing

URBAN 2015

	OP I	OP2a	OP2b
MESL Core*	288.27	332.89	413.62
Childcare	54.16	238.29	54.16
Private Rented Housing	233.66	248.23	248.23
Total	576.08	819.41	716.00
MIS SALARY			
Gross Salary	616.88	976.88	778.13
Income Tax	28.13	150.10	70.60
USC	16.97	29.57	22.61
PRSI	24.68	39.08	31.13
Net Salary	547.10	758.13	653.79
SECONDARY SOCIAL WELFARE			
Child Benefit	31.15	62.31	62.31
Family Income Supplement	...	...	...
BSCFA	...	...	...
One-Parent Family Payment	...	...	...
Fuel Allowance	...	...	...
Medical Card	FULL	FULL	FULL
Household Income			
MIS Rate, per adult			
MIS per annum	32,163.86	50,934.26	40,571.44
MIS per week	616.88	976.88	778.13
MIS per hour	16.45	26.05	20.75
NMW Differential			
MIS per hour - NMW per hour	7.80	17.40	12.10
MIS as % NMW	190%	301%	240%

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

Table 25 Minimum Income Standard – One Parent, One Child (7 years old) **URBAN 2015**
Variation in MIS need by Housing & Childcare

	OP I (7) Social Housing Informal Childcare	OP I (7) Social Housing Formal Childcare	OP I (7) Private Rented Informal Childcare	OP I (7) Private Rented Formal Childcare
MESL Core*	288.27	288.27	288.27	288.27
Childcare	54.16	122.42	54.16	122.42
Housing	65.37	60.01	233.66	233.66
Total	407.79	470.70	576.08	644.34
MIS SALARY				
Gross Salary	324.38	343.13	616.88	710.63
Income Tax	...	...	28.13	46.88
USC	6.73	7.39	16.97	20.25
PRSI	...	...	24.68	28.43
Net Salary	317.64	335.74	547.10	615.07
SECONDARY SOCIAL WELFARE				
Child Benefit	31.15	31.15	31.15	31.15
Family Income Supplement	114.00	103.00	...	...
BSCFA	1.92	1.92	...	...
One-Parent Family Payment	...	...	...	...
Fuel Allowance	...	...	...	...
Medical Card	FULL	FULL	FULL	FULL
Household Income	464.72	471.81	578.26	646.23
MIS Rate, per adult				
MIS per annum	16,912.91	17,890.54	32,163.86	37,051.99
MIS per week	324.38	343.13	616.88	710.63
MIS per hour	8.65	9.15	16.45	18.95
NMW Differential				
MIS per hour - NMW per hour	...	0.50	7.80	10.30
MIS as % NMW	100%	106%	190%	219%

* MESL Core Costs adjusted for effect of secondary benefits (e.g. Medical Card), and personal costs associated with employment scenario

VPSJ PUBLICATIONS

2014	Living Wage Technical Paper
2014	Minimum Essential Standard of Living Update
2012	The Cost of A Child
2012	A Minimum Income Standard for Ireland
2010	Minimum Essential Budgets for Households in Rural Areas
2008	Minimum Essential Budgets for Six Households: <i>Changes in the Cost of a Minimum Essential Standard of Living from 2006-2008</i>
2006	Minimum Essential Budgets for Six Households (Urban)
2004	Low Cost but Acceptable Budgets for Three Household Types
2001	One Long Struggle – A Study of Low Income Households

VPSJ WORKING & TECHNICAL PAPERS

2015	From Welfare to Work: Examining the Impact of Retaining Secondary Benefits When Returning to Work
2015	Minimum Income Standard & The Cost of Childcare
2014	Minimum Household Energy Need – Technical Paper
2014	Housing Tenure & Its Impact on the Cost of a MESL
2014	Comparing the Cost of a MESL Between Ireland & The UK, for one household type
2014	A ‘Living Wage’ In Ireland: Examining the process & potential result of calculating a ‘Living Wage’ for working age households in Ireland
2014	An analysis of the addition of a cohabiting couple without children to the MESL dataset
2013	Changes in the Cost of a MESL in Comparison to CPI Inflation
2013	Comparison of the Household Budget Survey to MIS / MESL Data
2013	Comparison of the 2012 Poverty Line and the MESL Data
2012	Review of the MESL Baskets and Addition of 3 rd & 4 th Child to Household – Briefing Note

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