

MESL WORKING PAPER



MINIMUM
ESSENTIAL
BUDGET
STANDARDS

RESEARCH CENTRE

WWW.BUDGETING.IE

WWW.MISC.IE

WWW.JUSTICEMATTERS.IE

Minimum Income Needs of People with a Vision Impairment

OVERVIEW

MESL EXPENDITURE NEED

SOCIAL WELFARE

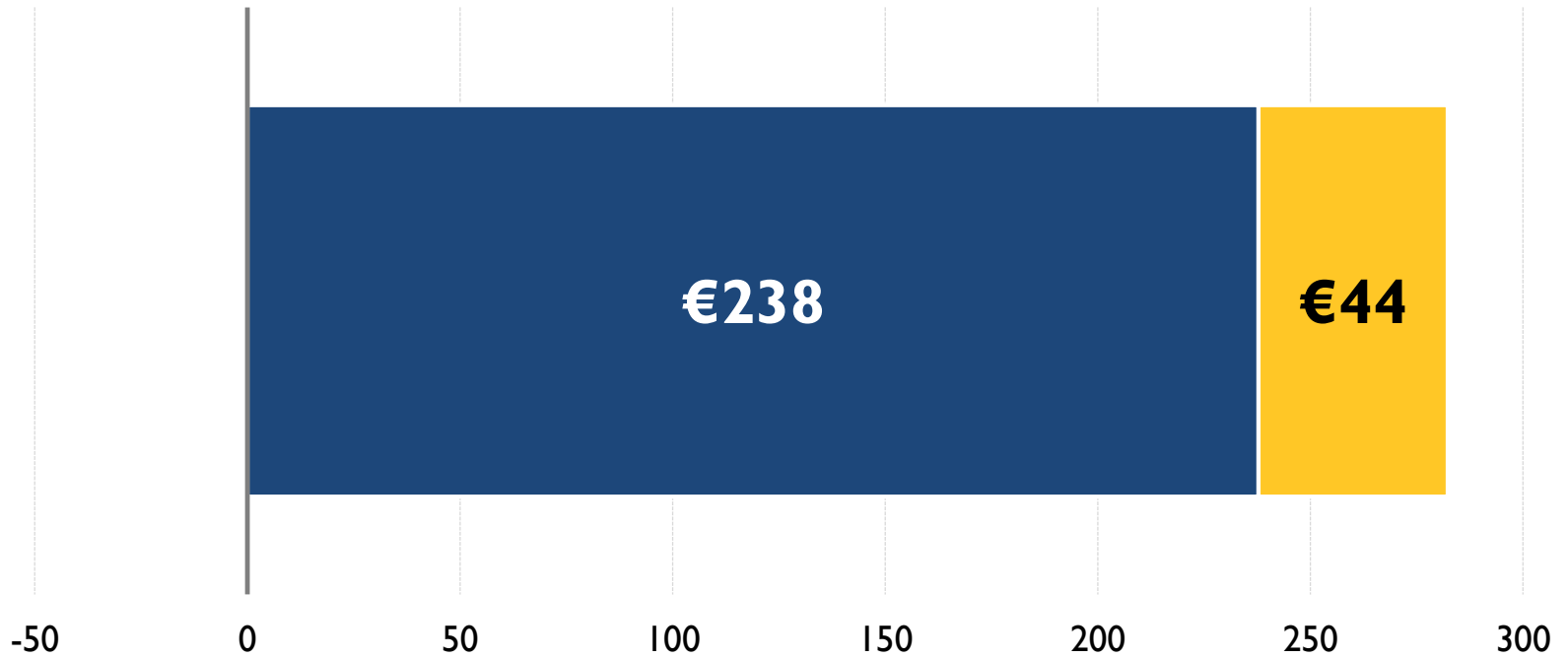
WORK & WELFARE

MINIMUM INCOME
STANDARD

MESL EXPENDITURE NEED

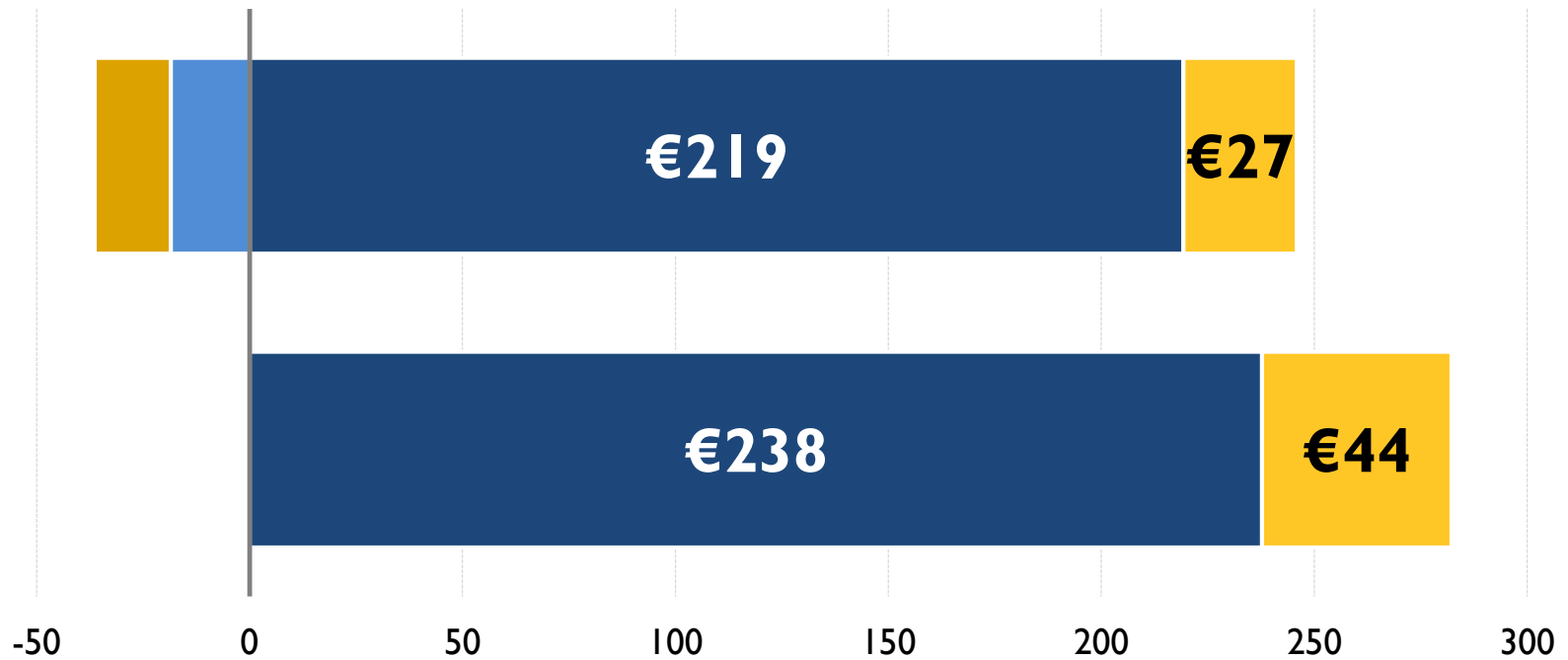
MESL NEEDS FOR A PERSON WHO

- Has a vision impairment which meets the eligibility criteria for state benefits, but has some usable sight
- Is of working age and lives alone, without dependents
- Lives in an urban area, with access to adequate public transport



MESL EXPENDITURE NEED

MESL Expenditure Need before and after adjustments for secondary benefits
(excluding housing costs)



MESL EXPENDITURE NEED

MESL Expenditure Need before and after adjustments for secondary benefits
(excluding housing costs)

SOCIAL WELFARE

SOCIAL WELFARE SUPPORTS

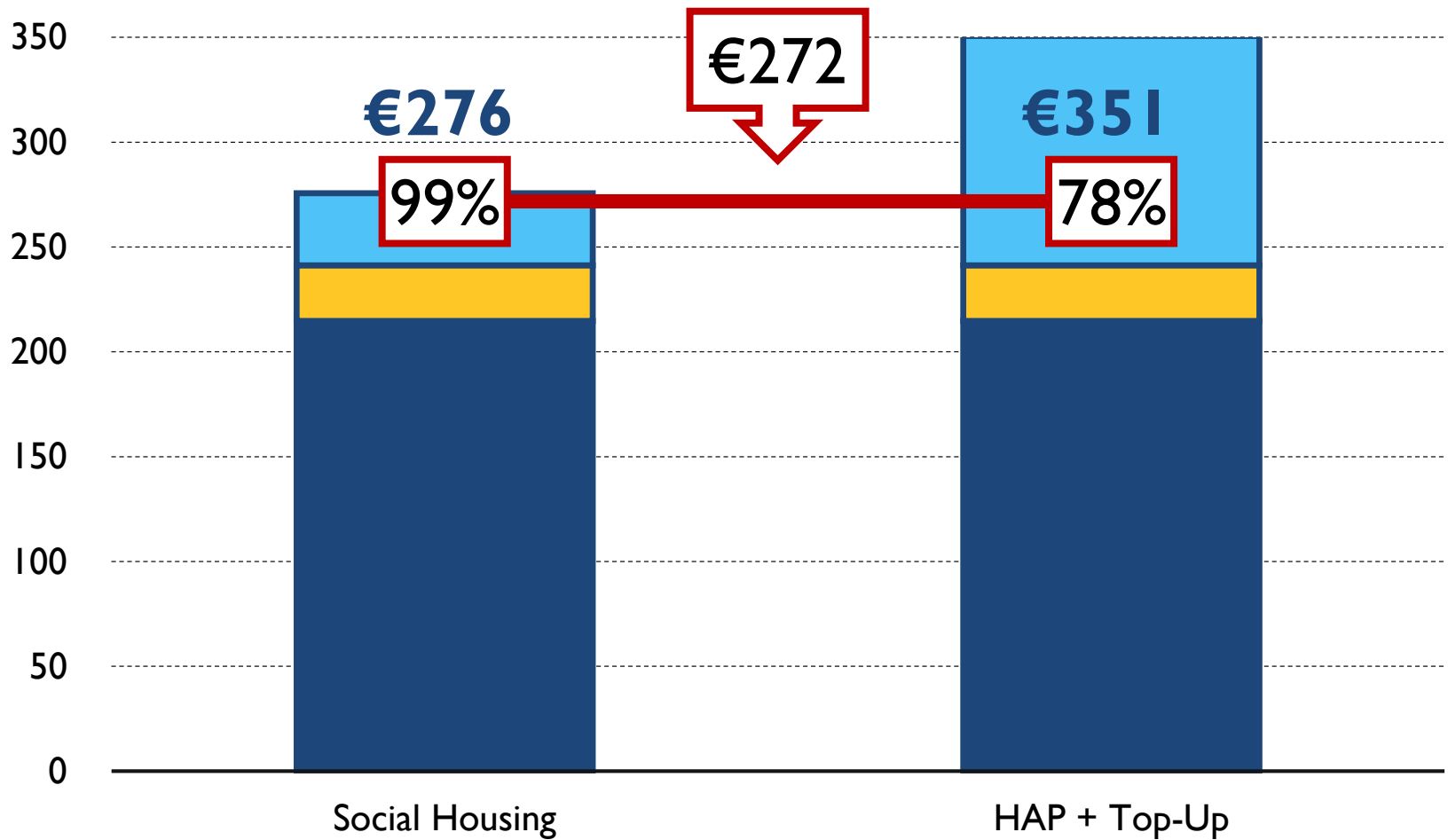
BLIND PENSION

- Personal Rate
 - Living Alone Allowance
 - Fuel Allowance
 - Household Benefits Package

OTHER SUPPORTS

- Blind Welfare Allowance
- Medical Card

SOCIAL WELFARE ADEQUACY



WORK & WELFARE

RELEVANT SUPPORTS

BLIND PENSION

- Personal Rate
 - Living Alone Allowance
 - Fuel Allowance
 - Household Benefits Package

OTHER SUPPORTS

- Blind Welfare Allowance
- Medical Card
- Blind Tax Credit

INCOME ASSESSMENT

Blind Pension

Rehabilitative Work (20 hours)

Disregard first €120

Assess 50% of €120 to €350

All income over €350

Assess gross – PRSI

Retain Blind Pension and ancillary
supports, up to €450 gross

INCOME ASSESSMENT

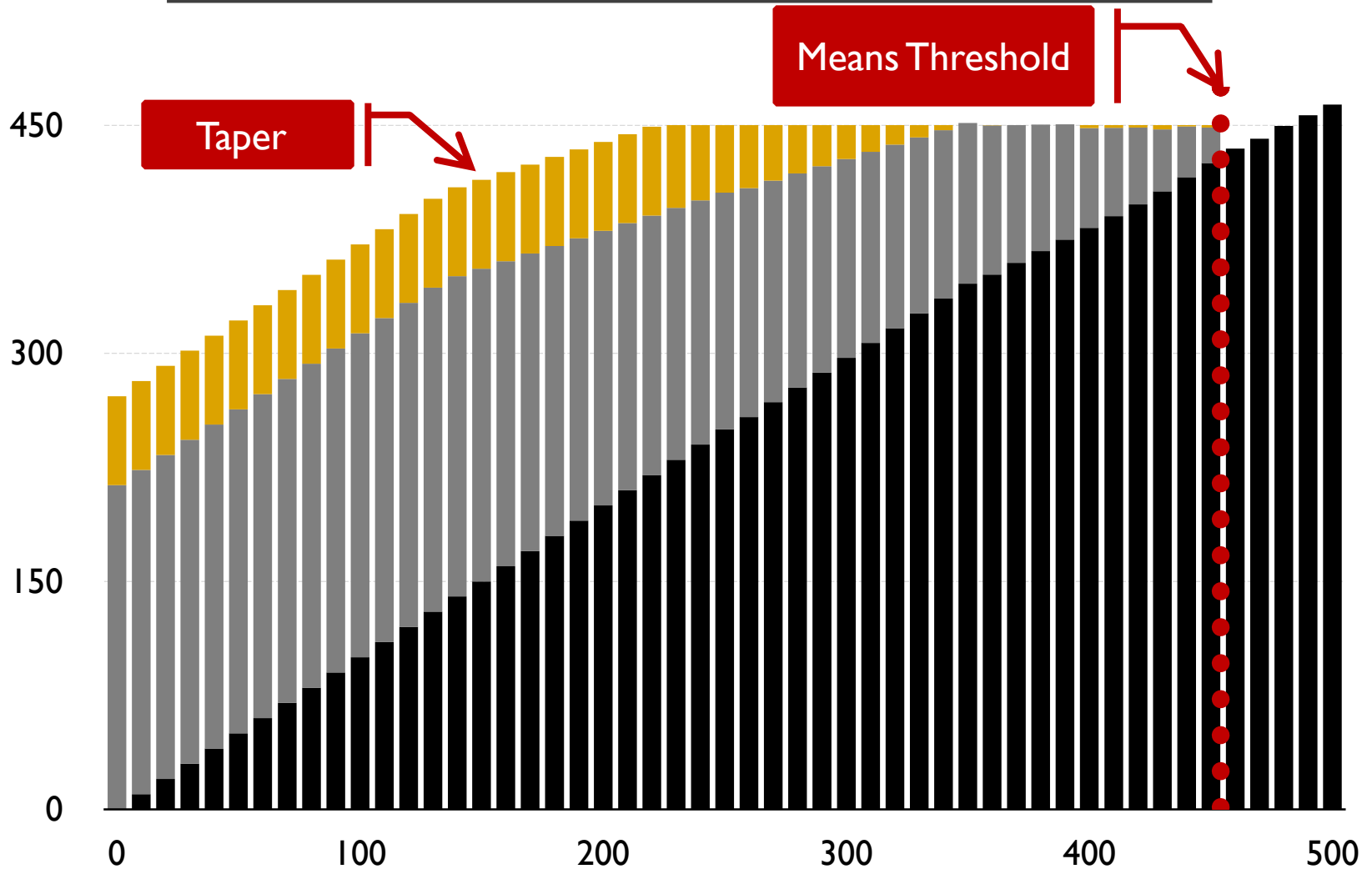
Blind Welfare Allowance

Disregard first €120 (if rehabilitative)

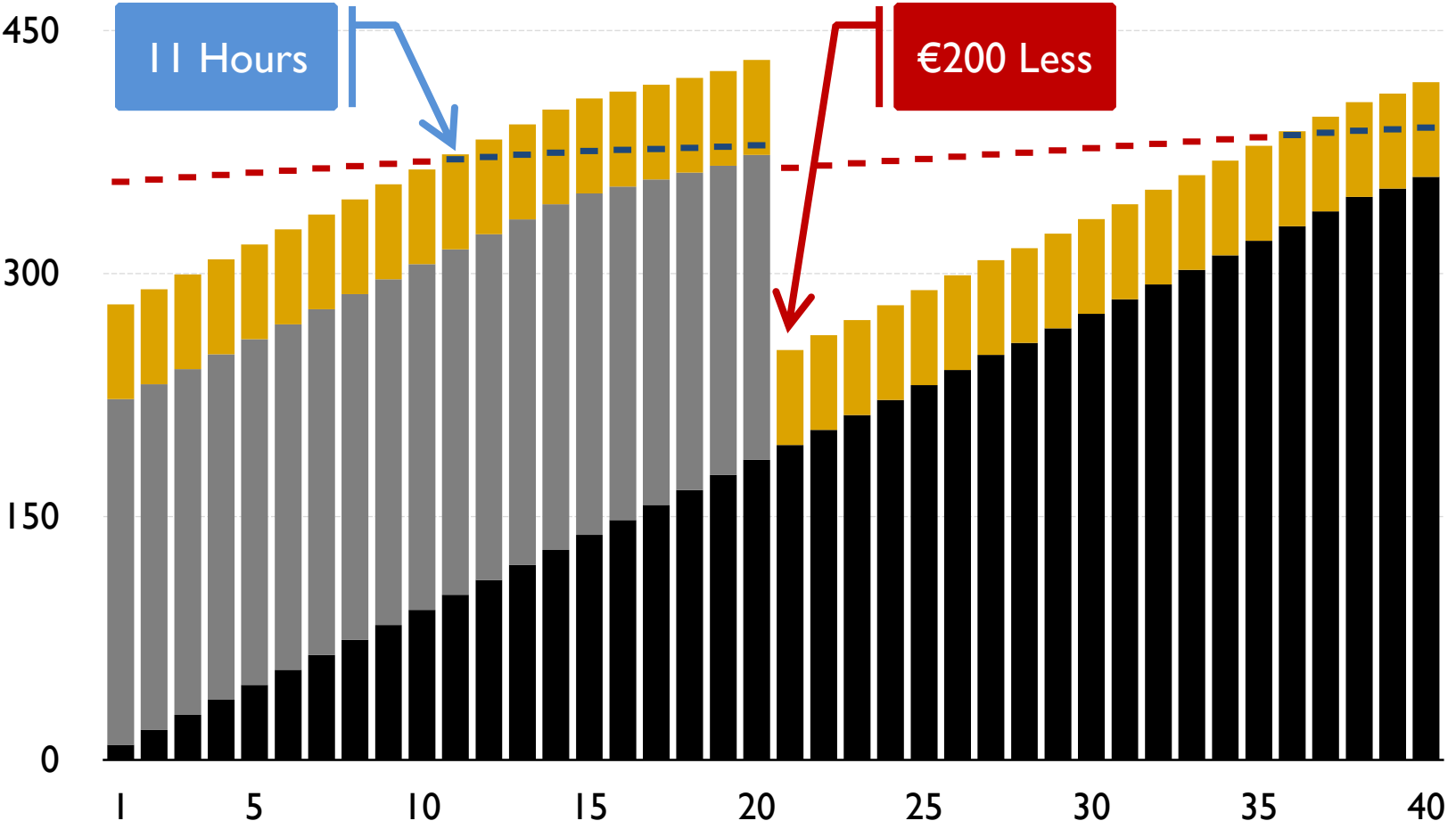
Assesses Net Salary and Blind Pension

When income exceeds value of Blind Pension + Blind Welfare Allowance, tapers 100%

TAPERING OF SUPPORTS



HOUR LIMIT



WELFARE TRAP & INCOME TROUGHS

‘REHABILITATIVE’ WORK

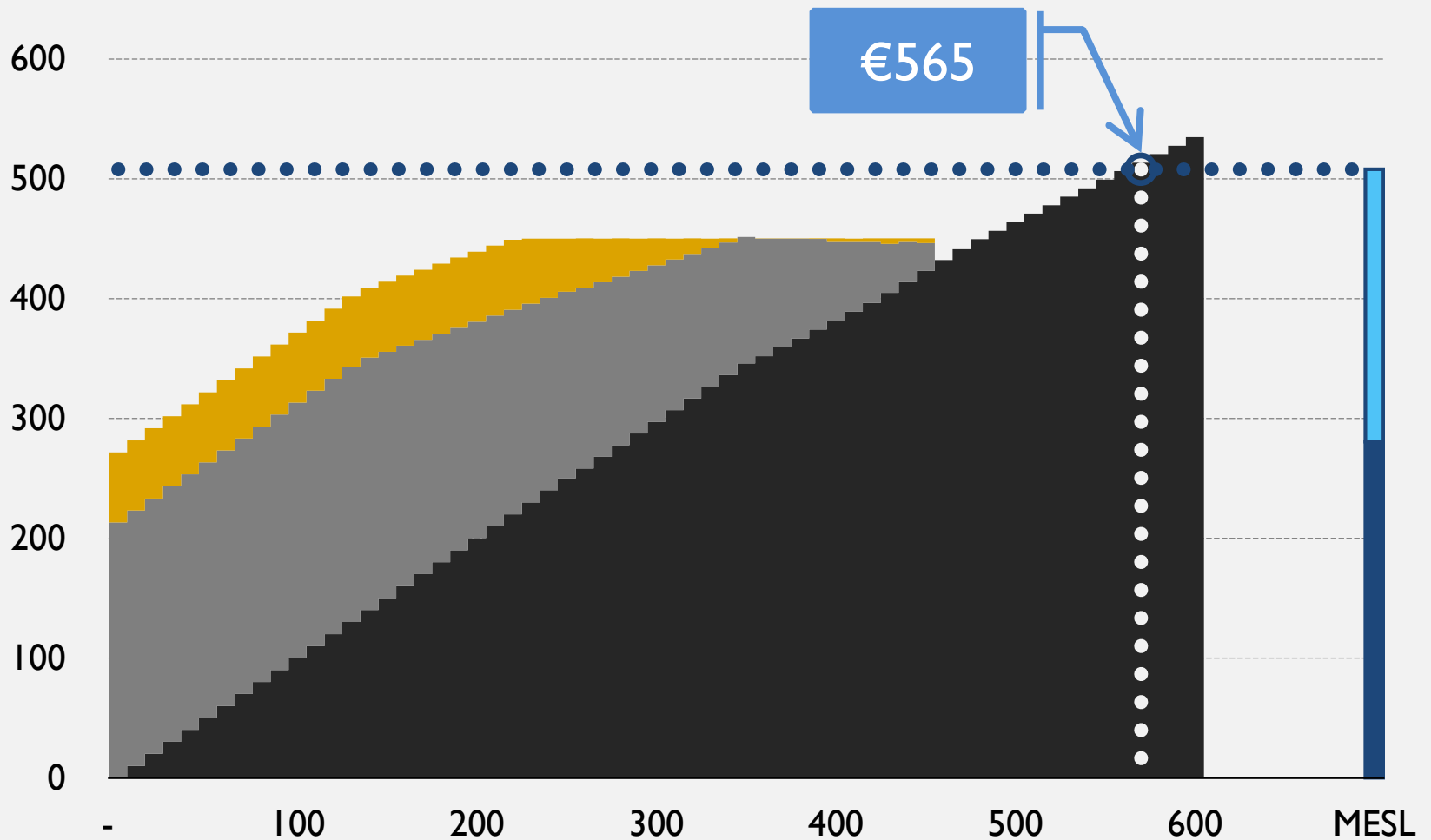
- 20 hours ‘Welfare Trap’
- Requirement to be ‘rehabilitative’
- Medical Card Disregard

OTHER ISSUES

- Loss of secondary supports
- Means threshold
- Blind Welfare Allowance & Blind Pension taper
- Blind Tax Credit

MINIMUM INCOME STANDARD

MINIMUM INCOME STANDARD



MINIMUM INCOME STANDARD

- Gross salary of €565
- 'Rehabilitative' work Medical Card disregard, €120
- Medical Card reduces health costs by 79%
- If disregard available to all, MIS would be €525

KEY POINTS

€282 Core MESL

Cost Reduction Benefits

Social Welfare: 78% Adequacy

Blind Pension + 11 Hours NMW
needed

Welfare Traps & Income Troughs

MIS: €565 Gross

MESL WORKING PAPER



MINIMUM
ESSENTIAL
BUDGET
STANDARDS

RESEARCH CENTRE

WWW.BUDGETING.IE

WWW.MISC.IE

WWW.JUSTICEMATTERS.IE

Minimum Income Needs of People with a Vision Impairment