



MESL 2018

Update Report

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MINIMUM
ESSENTIAL
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STANDARDS

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Introduction

This report presents the cost of a Minimum Essential Standard of Living for households in Ireland in 2018.

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 2018 MESL is the eleventh annual update to the MESL dataset, updating to reflect current costs, adjusting household minimum expenditure budgets using detailed sub-indices inflation rates and re-pricing of specific items.

2018 is also the fifth year in which we accompany the updated MESL data, with a detailed report, analysing the changing cost of an MESL and examining the adequacy of both social welfare supports and minimum wage employment, for a range of household compositions.

In previous years the MESL annual report has highlighted the adequacy gap which had been allowed to open between the changing cost of an MESL and rates of social welfare support. The progress in restoring relative value of supports in terms of MESL need has been measured, and in 2018 the combination of reduced MESL expenditure need and increased incomes have resulted in the adequacy gap returning to approximately 2010 levels.

While this progress is to be welcome, it remains the case that the majority of households examined continue to have an inadequate income when dependant on social welfare.

In this year's annual MESL report, particular focus is given to households in a position of deep income inadequacy. These are scenarios where net household income meets less than 90% of the MESL expenditure need. A household in this position must inevitably trade-off one essential against another in order to make ends meet.

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 interaction of in-work supports such as the Working Family Payment and the expanded Community Childcare Subvention (CCS) scheme.

Accompanying the MESL 2018, the VPSJ also publishes its annual Pre-Budget Submission. In that document we recommend a set of policy measures which continue progress made, and begin to address the deep income inadequacy issues identified in the analysis detailed here.

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.

Minimum Essential Standard of Living

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?

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 social 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.

The Minimum Income Standard calculator, 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.

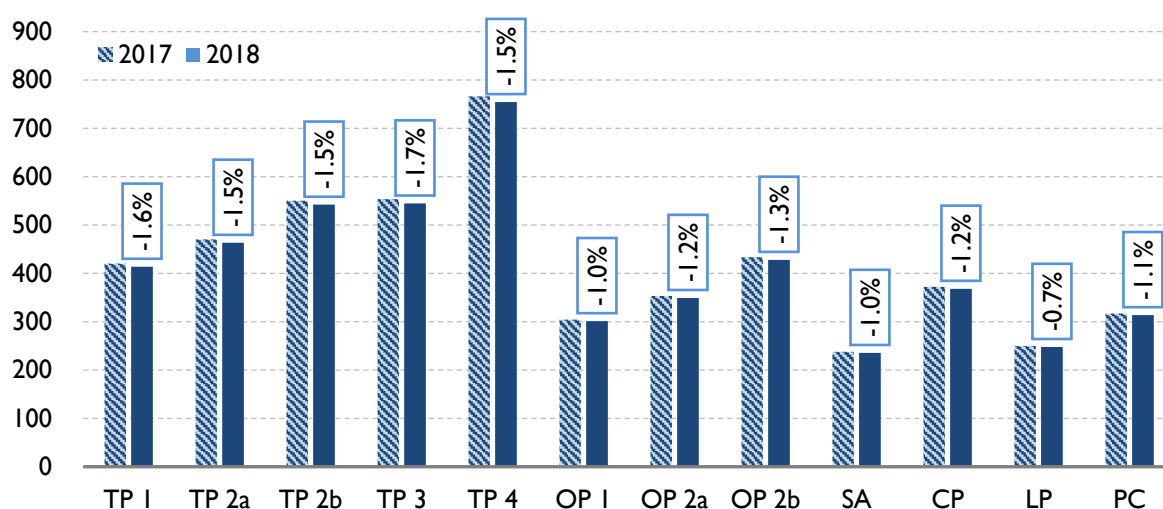
The cost of an MESL in 2018

Overall, the core MESL costⁱ is 1.2% lower in 2018, than it was in 2017, mainly due to a reduction in the cost of health insurance (see below). In situations where health insurance is not part of a household's MESL need (e.g. social welfare dependent households with a medical card) the overall change from 2017 is an average of -0.2%.

Costs increased in some categories, particularly household energy (electricity, gas and home heating oil) and home contents insurance. Decreased costs in other categories, including food, personal care, clothing, and household goods, offset the increases in other areas.

Each of the twelve household compositions considered here has shown a decrease of between 0.7% and 1.7% in overall core MESL expenditure need, when in an urban area. This is the fourth year in a row to show a decrease in the average core cost. However, the core MESL cost in 2018 continues to remain above the recession low point of 2010.

Graph 1 Change in Core MESL Expenditure Need, 12 Urban Household Compositions
Excludes housing, childcare and effect of secondary benefits



Falling health insurance prices

The MESL expenditure needs budget includes a modest health insurance packageⁱⁱ, which provides a basic level of cover in public hospitals and contributes towards the cost of day to day health needs such as GP visits. Due to fluctuation in health insurance prices, and policy coverage, health insurance costs are re-priced directly rather than being adjusted for inflation.

In 2018, the cost of health insurance which meets the MESL requirements, fell by 10%. This drove most of the fall in the core MESL in 2018. When the effect of reduced Health Insurance is removed, the overall change in the MESL is -0.2%.

Housing & Childcare Costs

Private rents have continued to rise, with a national average increase of 6.4%¹ in the last year. Compared to the recession low point of 2010, rents are now over 60% higher. 2018 is the fifth successive year to show increases in private rents above 5.0%, nationally.

In the last year rents in the Dublin area increased by 10.0% for a one bed dwelling, 7.8% for a two-bed dwelling and 7.3% 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.

Inflation in childcare costs was 2.0% in the last year. However, the universal element of the Community Childcare Subvention (CCS) scheme for children under ECCE age and the extension of the ECCE scheme, result in net MESL childcare costs reducing for children below primary school age.

There has been a 1.5% increase in the overall cost of an MESL from 2017, when full housing (private rent) and childcare (net of ECCE and CCS U) costs are included.

The high growth in private rents over the last five years has seen the average MESL need increase by 9.9% since 2013. Average CPI inflation has shown a cumulative change of 0.2% for the same period.

Minimum living costs have increased by 9.7 percentage points more than costs generally adjusted by the CPI inflation rate would indicate during the period of accelerated growth in private rents (2013 to 2018).

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, 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	co-habiting, no other adults or children in the household

¹ CPI Detailed Sub-Indices rate 'Private Rents', 12 month change to March 2018

Table I Summary of MESL Income Adequacy Assessmentⁱⁱⁱ, 2018

		Urban		Rural	
		Social Welfare	Employed NMW	Social Welfare	Employed NMW
Two Parents & Two Children, Pre-School & Primary TP2a					
	MESL Need	461.30	716.45	515.37	833.14
	Income (Net)	460.02	750.53	460.02	751.64
	Adequacy Gap	-1.28	34.08	-55.35	-81.50
Two Parents & Two Children, Primary & Second Level TP2b					
	MESL Need	539.13	657.16	591.33	776.09
	Income (Net)	464.83	753.69	464.83	752.09
	Adequacy Gap	-74.30	96.53	-126.50	-24.00
One Parent & Two Children, Pre-School & Primary OP2a					
	MESL Expenditure	347.47	536.04	422.24	564.85
	Income (Net)	340.30	650.29	340.30	650.29
	Adequacy Gap	-7.17	114.25	-81.94	85.44
One Parent & Two Children, Primary & Second Level OP2b					
	MESL Expenditure	425.30	524.62	498.19	574.32
	Income (Net)	345.11	585.91	345.11	585.91
	Adequacy Gap	-80.19	61.29	-153.08	11.59
Single Adult, Working Age, Living Alone SA					
	MESL Expenditure ^{iv}	245.38	455.87	282.83	373.94
	Income (Net)	198.00	342.95	198.00	343.57
	Adequacy Gap	-47.38	-112.92	-84.83	-30.37
Pensioner, Living Alone LP					
	MESL Expenditure	246.59		310.89	
	Income (Net)	255.18		255.18	
	Adequacy Gap	8.59		-55.71	
Pensioner Couple PC					
	MESL Expenditure	310.90		385.03	
	Income (Net)	417.08		417.08	
	Adequacy Gap	106.18		32.05	

Details of MESL and income, additional scenarios, and further households available in appendix, Tables 4A to 17A.

Household income components outlined in note iii

Social Welfare – Income Adequacy

In 2018 there is continuing progress toward income adequacy for a greater range of household types and compositions, as this is the fourth successive year to show an improvement in the proportion of minimum need met by social welfare.

The combination of increases to social welfare rates of payment and modest reductions in the cost of an MESL have resulted in the adequacy gap between need and income reducing. This continues the trend of recent years, and sees a number of household compositions move to income adequacy for the first time in almost a decade. Nevertheless, income from social welfare continues to fall short of need in the majority of cases.

This section presents the MESL assessment of social welfare income inadequacy for 2018^v. The assessment 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. in private rented accommodation and in receipt of the Housing Assistance Payment, may face additional costs in the form of rent top-ups.

Table 1 summarises the position of a set of representative household types & compositions. The detail of these calculations, along with the position of a wider set of 12 households, additional income scenarios, and rural households are presented in full in the appendix.

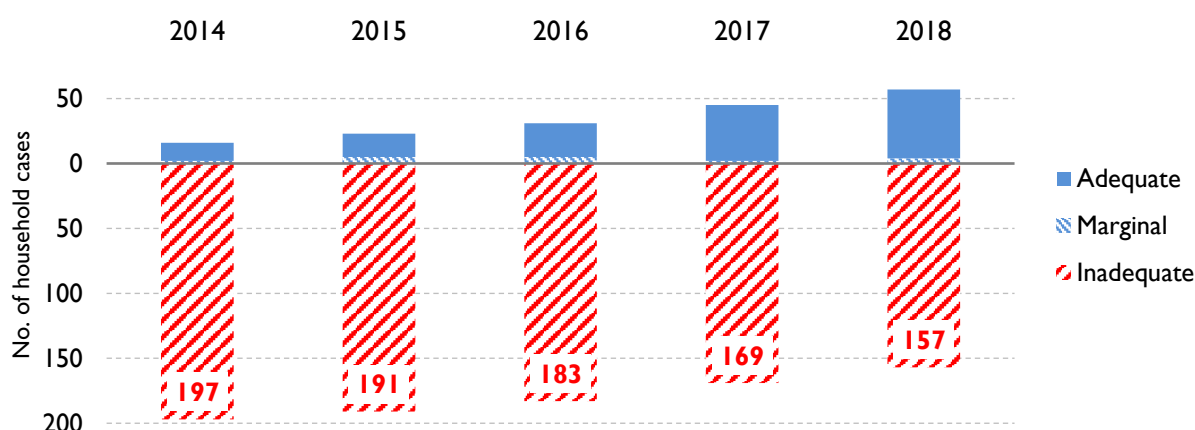
The MESL provides a tangible benchmark to measure the adequacy of social welfare supports against; assessing the degree to which social welfare enables individuals and households to meet the cost of a socially acceptable Minimum Essential Standard of Living. Where income falls short of minimum need, this indicates income inadequacy and a situation where households in this position must go without what the public generally regards as essential, in order to make ends meet.

Progress toward income adequacy

To broadly track the changing trend of social welfare income adequacy the annual MESL update report has included an assessment of 214 test cases^{vi} since 2014.

In 2018 we find that social welfare falls short of providing an adequate income in 157 of the 214 urban based cases examined. This is an improvement from 2017, when 169 household compositions demonstrated income inadequacy when solely dependent on social welfare.

Graph 2 Social Welfare Adequacy Test – Trend from 2014 to 2018

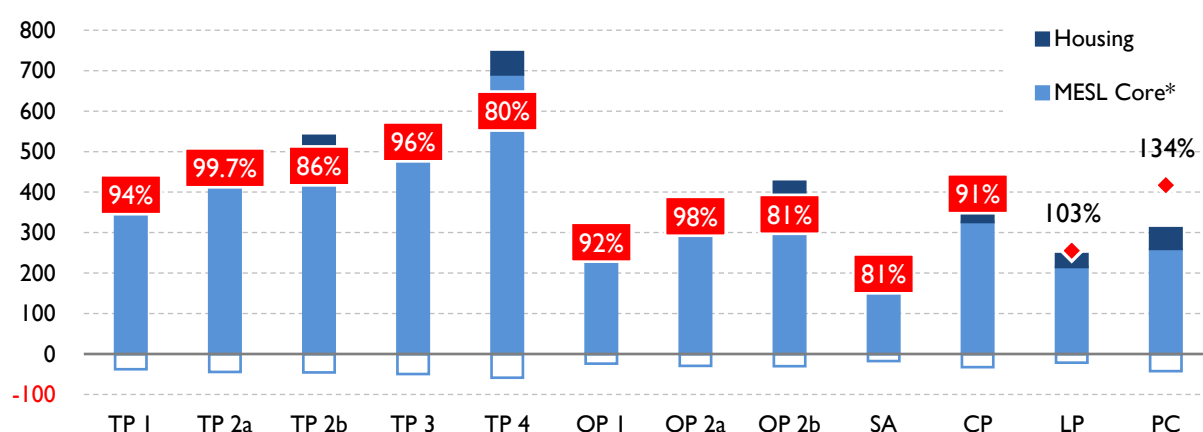


Continuing the trend of recent years, the number of cases demonstrating inadequacy declined in 2018. With 12 cases moving from inadequate income in 2017 to adequacy in 2018. The adequacy gap improved in all cases, with the proportion of minimum need being met by social welfare increasing.

Of the 157 household cases with income inadequacy, over half (90 cases) are in deep income inadequacy, where income meets less than 90% of minimum need. This is a marked improvement from the position in 2017, when over two thirds (110) of the inadequate cases were in deep income inadequacy.

This is progress towards income adequacy for a greater range of household compositions as both the numbers with adequacy has increased, and the number of cases with an income within 10% of minimum need has increased.

Graph 3 Social welfare benchmarked against urban MESL expenditure need



See Appendix Tables 4A and 6A for detail of MESL Expenditure & Social Welfare income

Households with Children

The progress towards adequacy for many compositions is positive, and shows the positive impact of the relative restoration of primary social welfare rates in relation to 2010 purchasing power.

However, the eight household compositions with children examined in detail here, demonstrate ongoing inadequacy issues in the current social welfare system. The eight household compositions represent households with one to four children, and overall include children of all age-groups.

Table 2 Household Compositions with Children

Two Parents with 1 Child	an infant (aged under 1)	<i>TP 1</i>
Two Parents with 2 Children	one in pre-school & one in primary school (ages 3 & 6)	<i>TP 2a</i>
Two Parents with 2 Children	one in primary school & one in secondary school (ages 10 & 15)	<i>TP 2b</i>
Two Parents with 3 Children	an infant, one in pre-school & one in primary school (ages under 1, 3 & 6)	<i>TP 3</i>
Two Parents with 4 Children	two in primary school & two in secondary school (ages 8, 11, 14 & 17)	<i>TP 4</i>
One Parent with 1 Child	in primary school (aged 6)	<i>OP 1</i>
One Parent with 2 Children	one in pre-school & one in primary school (ages 3 & 6)	<i>OP 2a</i>
One Parent with 2 Children	one in primary school & one in secondary school (ages 10 & 15)	<i>OP 2b</i>

Households with younger children (when a child's minimum needs are at the lowest cost), have almost returned to marginal income adequacy in 2018. For example, social welfare meets at least 98% of need of a one or two parent household with a pre-school and primary school age child (TP 2a & OP2a in Graph 3).

While the position of these household compositions with younger children has improved, income remains inadequate and the adequacy previously found in 2010 has yet to return. Consequently, income falls short of MESL expenditure need in each case.

If in receipt of a social welfare payment long-term (15 months), these household compositions would be eligible for the 'Christmas Bonus'. For the TP2a household (the household closest to income adequacy) the additional payment equates to an average of €6.42 per week over the year. This would move the household to income adequacy, with an average weekly income €5.14 above the minimum need.

In the wider analysis, when a social welfare dependent household is reliant on only one primary payment (e.g. one parent household with one-parent family payment / jobseeker payment, or two parent household with one jobseeker and one qualified adult), adequacy is only found in several compositions with a pre-school age child. The direct costs of a child are lowest for this age-group, as detailed below, and hence the calls on limited resources are reduced. Consequently, when the household is comprised of a pre-school age child only, or more than one pre-school age child, household income tends to be marginally adequate. In all other cases, income is inadequate.

Older children, aged 12 and over

Households with older children, age 12 and over (second level age), make up the majority of cases demonstrating deep income inadequacy.

For the three compositions with children in this age-group illustrated in Graph 3 (TP2b, TP4 and OP2b), social welfare provides for less than 90% of the household minimum expenditure need.

The vast majority (80%) of the deep income inadequacy cases found include households with older children. 72 of the 90 deep inadequacy cases have children in this age-group.

Social welfare dependent household situations with an older child, not demonstrating deep income inadequacy, tend to either have younger children which offset some of the additional cost associated with older children, and / or have two primary social welfare payments in the household (e.g. a two parent household with two jobseekers).

One parent household compositions demonstrate the greatest level of deep income inadequacy overall, and the greatest rate of older child deep income inadequacy.

Deep income inadequacy means household income, in this case from social welfare, meets less than 90% of a household composition's MESL expenditure need. The MESL standard represents the cost of 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 physical, psychological and social needs and take part in normal day-to-day activities, participating in society.

This situation is more likely to be faced by households with older children, particularly in one parent households, when dependent on social welfare.

Working Age Adults, no children

Working age households and individuals without children, also show income inadequacy when dependent on social welfare. However, the inadequacy gap has reduced since 2017 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 81% of MESL expenditure need^{vii}, when living alone in an urban area. This represents a nominal income shortfall of over €47 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 €14.92^{viii} average weekly income, over the year. In this situation, with housing costs based on HAP, total income would meet 89% of MESL expenditure need, compared to 81% in a 'short-term' scenario.

The two adult (CP) household type does not demonstrate deep income adequacy, as household income from two full Jobseeker's Benefit (JB) payments, meets 91% of MESL expenditure need.

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

For example, the current RS / HAP limit in Dublin for a single person is €660 per month, average rents in Dublin for a one-bedroom unit are €1,145 per month. Taking 90% of the average as a benchmark, €1,030 per month, the rent limit falls €370 short per month. The limit may be increased by up to 20%, on a case-by-case basis, bringing shortfall to €238 per month.

In this situation, a full rate of Jobseeker's would provide for 60% to 68% of expenditure need. In the case of a long-term social welfare recipient, the additional supports would bring this to 66% to 73%. In either case, significantly below the actual expenditure required for an acceptable minimum standard of living.

Adults under 26

The reduced rates of Jobseeker's Allowance (JA) for adults aged 18 to 25 were increased by the full €5 in 2018.

The cost of an MESL for an unemployed young adult living in the parental family home (and qualifying for a full medical card) is €149 per week

The reduced rate of JA for adults under 25 (€107.70) continues to fall short of providing an MESL, despite the increase made this year, and an individual in this situation would require significant support from their family in order to afford an MESL.

The reduced rate of JA for 25 year olds (€152.80) provides a marginally adequate income, in the context of the adult continuing to live in the parental family home.

Furthermore, as the full rate of JS / JA (€198) does not enable an MESL for a single person living alone, the reduced rates ensure an individual would experience an untenable income shortfall if living outside of the family home and relying on the reduced Jobseekers Allowance rates.

Pensioner Households

The increase to the State Pension rates, for the third 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, as 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 34% above the MESL floor need in an urban area and 8% 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 57% above the MESL floor need in an urban area and 28% in a rural area.

Pensioner, Living Alone

The MESL expenditure need of the single pensioner is 80% that of the pensioner couple household. However, household income from State Pension (and secondary supports) for a pensioner living alone, is between 50% and 60% of a pensioner couple household's.

The Pensioner living alone household type has tended to demonstrate greater vulnerability to income inadequacy. In 2017 this household 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 returned to providing a marginally adequate income in 2016.

The combination of the increased State Pension rate, Telephone Support Allowance and additional week of Fuel Allowance, have added almost €8 per week to household income.

In 2018, the degree of adequacy has improved, with the Non-Contributory Pension, and secondary supports, providing an income that is 3.5% above the MESL floor need when in an urban area and living in social housing. This household type would have an average of €8.59 per week above the MESL expenditure need.

However, when in a rural area this household type continues to demonstrate deep income inadequacy. The income from the Non-Contributory Pension meets only 82% of their MESL expenditure need and slightly more (85%) if they are receiving 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 transport related and home energy costs.

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 and to reflect this the MESL data defines four child age-groups and identifies the direct weekly cost of a Minimum Essential Standard of Living for a child at each stage.

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.

The cost of a Minimum Essential Standard of Living is highest for older children, aged 12 and over. It is $1\frac{2}{3}$ the costs of younger children (excluding childcare), and almost two thirds the cost of a parent's minimum needs.

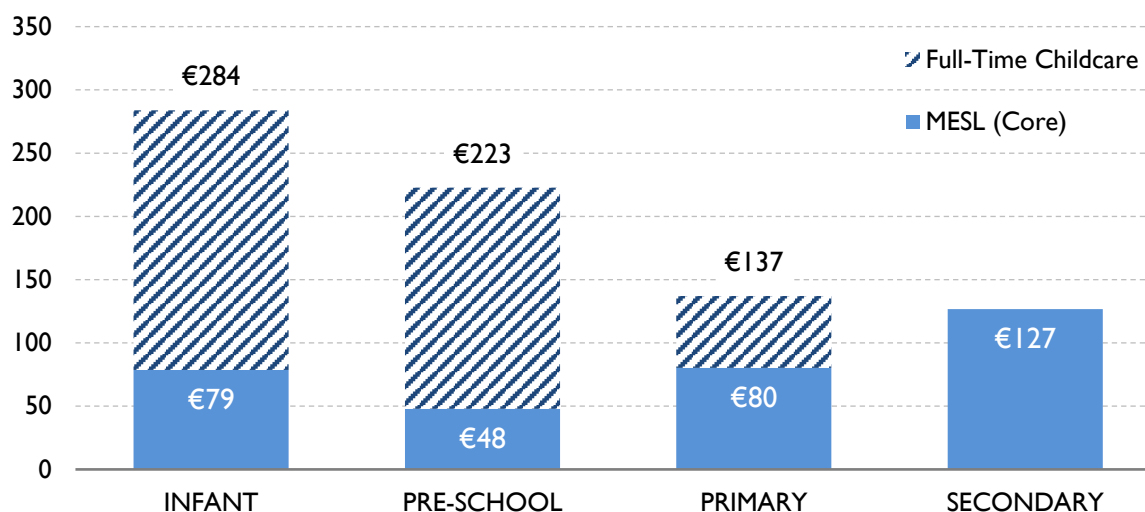
Over $\frac{2}{3}$ of the higher MESL costs for older children are due to additional food, clothing, personal care and social inclusion costs. A fifth of the additional cost is related to the additional expenses associated with second level education.

The cost of childcare has a significant impact on the cost of an MESL, multiplying the core MESL cost by over $4\frac{1}{2}$ times for a pre-school age child and almost four times for a baby.

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 a primary and secondary school aged child. A school age child's social inclusion budget includes participation in various physical and sports activities, such as swimming and football, a bicycle, an allowance for attending friends' birthday parties and three trips to the cinema a year.

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. However, 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 an 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.

Graph 4 Direct Cost of a Child's MESL by child age group, per week
Excludes the effect of secondary benefits



Cost of a Child 2018

In 2018, the cost of a child's core MESL expenditure, excluding the effect of secondary benefits, ranges from €48 per week for a pre-school aged child to €127 per week for a child of secondary school age. MESL core costs for children of all ages have gone down by between 2% and 3%, when childcare and secondary benefits are excluded.

When full-time childcare is required, overall MESL need is highest for a baby, with costs declining for each subsequent age group. However, the CCS scheme can potentially offset significant portion of childcare costs for eligible households. This is examined further in the employed scenarios below.

The inclusion of full-time childcare for children up to (and including) primary school age, makes infancy the most expensive stage at €304 per week, with costs declining in each subsequent age group. The MESL for an infant including the gross cost of full-time childcare is 2.4 times larger than that of an older child.

Both the ECCE scheme and free GP care for under sixes demonstrate the potential of supports to reduce MESL expenditure need. These benefits are both available to pre-school age children, and contribute significantly to making MESL costs lowest at this stage. Health costs for an adolescent are 2 ½ times greater than that of the pre-school child. An extension of free GP care to older children and ultimately to children in all age groups would contribute to lower MESL costs across all age groups.

Gross childcare costs increased in 2018, however the increased capitation for the ECCE scheme (from September 2018) and the universal element of the CCS scheme for children under pre-school age, result in a net reduction in childcare costs, for children below primary school age. Nevertheless, the cost of full time private childcare for an

infant in an urban area is over €10,500 per annum (net of CCS U). While the ECCE scheme reduces the cost of childcare for a pre-school age child, through the provision of a free pre-school place, the cost of full-time care is still over €9,000 per annum. Full-time childcare accounts for approximately three quarters of total MESL costs for these age groups².

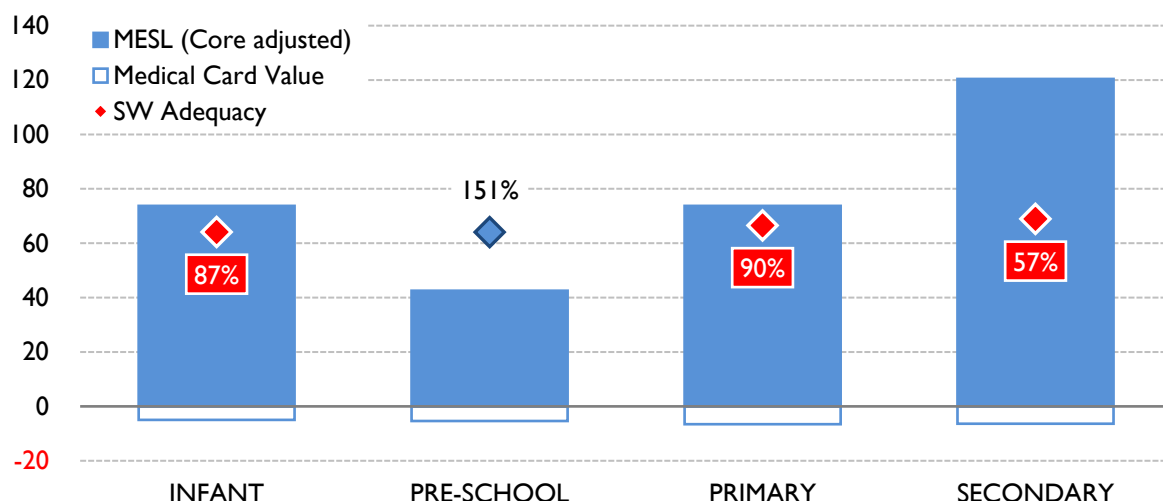
Adequacy of Child Related Social Welfare Supports

The MESL expenditure needs data provides a benchmark against which to assess the adequacy of social welfare payments. This is done at a household level in the various social welfare scenarios discussed in the previous section of this report.

The adequacy of the primary 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 illustrated in Graph 5, and detailed in Table 3.

The MESL costs of a child vary with age, but the primary social welfare supports of Child Benefit and the Qualified Child Increase do not. Consequently, the proportion of a child's minimum needs met by these supports depends on the child's age.

Graph 5 Cost of A Child, adjusted urban MESL, and Social Welfare Adequacy



The decrease in children's MESL costs, and the increase to the Qualified Child Increase, have resulted in social welfare providing for a slightly greater proportion of a child's core MESL expenditure in 2018 than in 2017. However, child-related social welfare payments still meet only 57% of an older child's MESL expenditure. The cost of an MESL is highest

² The potential effects of the extended CCS scheme are examined in the context of employed scenarios.

at this stage of childhood, excluding childcare, and yet the Back to School allowance provides only an additional €250 per year (€4.81 per week) for this age-group.

The MESL costs are lowest at Pre-School age, and child related social welfare payments amount to 1½ 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 when they are part of a household which faces income inadequacy³.

To begin to move households with children towards income adequacy, and address the prevalence of deep income inadequacy amongst household compositions with older children, the social welfare system must respond to the changes in need as children age.

Table 3 MESL by Child Age⁴ and Child Related Social Welfare Supports, average per week

	Infant	Pre-School	Primary School	Second Level
MESL (Core) per week	73.71	42.55	73.73	120.37
Child Benefit	32.31	32.31	32.31	32.31
Qualified Child Increase	31.80	31.80	31.80	31.80
Back to School Allowance	...	...	2.40	4.81
Total Social Welfare	64.11	64.11	66.51	68.92
% of MESL met by SW	87.0%	150.7%	90.2%	57.3%

³ As illustrated by the One Parent household type with a pre-school and primary school age child in Table 1

⁴ 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 first benchmarks the adequacy of the National Minimum Wage, and relevant social welfare supports, for working age households in various full-time and part-time employment scenarios. Where the analysis finds income inadequacy, the Minimum Income Standard^{ix} (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 NMW 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 / HAP^x) for all households with children⁵. The working age 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^{xi}).

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 employed income scenarios, for the ten working age household compositions, are detailed in the appendix, Tables 8A to 21A.

⁵ The additional minimum income need of households with children paying a market rent are examined at the end of this section.

National Minimum Wage & Minimum Income Standard

Minimum wage employment puts households in a better position, in terms of income adequacy, than reliance on social welfare alone for almost all household situations examined here.

For households with children the majority of cases demonstrate income adequacy, when secure and stable minimum wage employment is combined with in-work social welfare income 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 could be significantly wider.

The discussion below highlights facets of the income adequacy analysis, which demonstrate the core issue: services are vital in supporting households to income adequacy, in conjunction with secure employment, an appropriate minimum rate of pay and well designed income supports.

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 notably lower salary rate than when paying a market rent.

The analysis also shows the importance of support with childcare costs. The Community Childcare Subvention (CCS) scheme is included, where applicable. The CCS provides assistance with childcare costs, and the level of support is determined by a household’s Working Family Payment, One-Parent Family Payment and Medical Card status.

The CCS scheme can greatly limit childcare costs, and underpin income adequacy when in minimum and low wage employment. Without this support households with younger children, and corresponding high childcare costs, could need to earn significantly in excess of NMW even when living in social housing and availing of a differential rent.

However, as qualifying for the CCS is contingent on entitlement to other supports, a household’s ineligibility for even a minimum rate of Working Family Payment of €20 per week can be compounded by ineligibility for the higher bands of childcare subvention.

Single Adult

For a person earning the minimum wage, working full-time (37.5 hours), gross weekly earnings increased by 3.1% (€11.25) in 2018 due to the increase the National Minimum Wage to €9.55 per hour. However, net income increased by only 1.8% (€6), as the higher gross salary in 2018 is liable for an additional PAYE and PRSI, but less USC than the equivalent salary in 2017.

This results in a Marginal Effective Tax Rate of 46.6% on the NMW increase for a full-time worker.

Housing costs increased by 10.0% for this household type (in Dublin) between 2017 and 2018, and this trend is continuing. This increase offset any other reduction in MESL expenditure need, increasing overall costs for this household type by 4.7%, when paying a market rent.

In 2018 income inadequacy has deepened for a household in this scenario, with an income shortfall of over €110 per week. The NMW will provide for only 75% of this households MESL expenditure need, compared to 77% in 2017.

Based on the current MESL costs for 2018, a single adult would need to have 58 hours of paid NMW employment per week in order to afford an MESL in Dublin, to provide a minimally adequate gross salary of €553 per week. This equates to a rate 54% higher than the current National Minimum Wage.

Table 4 National Minimum Wage adequacy and Minimum Income Standard gross salary need, by housing cost – 90% of average rent and Housing Assistance Payment

	NMW		MIS	
	AVG Rent	HAP	AVG Rent	HAP
MESL	455.87	350.16	471.01	369.50
GROSS INCOME	358.13	358.13	553.13	406.88
NET INCOME	342.95	342.95	471.94	370.59
ADEQUACY	-112.92	-7.21		

Differential Rent

Access to a differential rent has the potential to reduce this household types MIS need by almost €150 per week.

In a scenario where this household type is in receipt of the Housing Assistance Payment, exceeding the Dublin rent limits by the permitted 20%, and paying a further top-up direct to the landlord, the minimum wage would be almost adequate, meeting 98% of MESL expenditure need.

In this scenario the single adult would require a MIS gross salary of €407 per week (€10.85 per hour) 14% above the current National Minimum Wage rate.

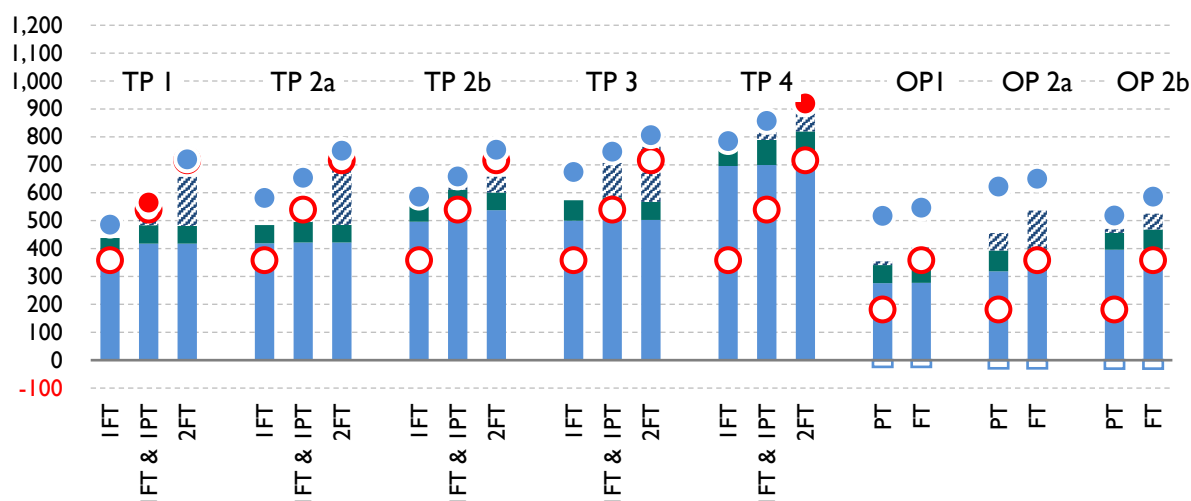
Households with Children

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. The above 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.

However, 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 can work in conjunction with an (appropriately set) minimum wage floor, to smooth out such additional and different needs, to ensure the minimum wage can provide households with dependents an acceptable minimum standard of living.

Other policy supports are required to address significant contributory factors for family households, these include measures to address costs (Community Childcare Subvention, Social Housing, etc.), and effectively structured in-work income supports such as Working Family Payment (formerly Family Income Supplement) and the One-Parent Family Payment.

Graph 6 Assessment of Minimum Wage Income Adequacy, by household type and employment scenario (social housing)



The discussion below summarises the results of the employed income scenarios for the household compositions with children, as illustrated in Graph 6.

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, 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, this household composition would not be eligible for WFP. The household's net salary is €11.50 above the threshold for a minimum payment of €20 per week.

The level of support available from the CCS scheme is tied to the household's Working Family Payment (WFP) and Medical Card status. In this scenario, with eligibility for a GP Visit Card and not qualifying for WFP, the household qualifies for Band D with a €25 subvention toward part-time childcare for the baby.

If the household earned slightly less, for example with the part-time worker engaging in only 15 hours of employment, the household would be eligible for a full Medical Card and the minimum Working Family Payment of €20. Crucially, in this scenario the household would be eligible for a higher level of support under the CCS, qualifying for Band A with an €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.

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

TP 2a

This household composition demonstrates income adequacy in each of the three employment scenarios⁶ examined. However, the issue of CCS eligibility being contingent on WFP is evident with this household also.

Comparing a single income scenario to a dual income (full-time & part-time) scenario demonstrates no net benefit in terms of income adequacy. Higher earnings are offset by a lower rate of WFP (than that payable to an equivalent single NMW income household) and the need for childcare costs.

⁶ One adult employed full-time and one 'stay-at-home' parent; One employed full-time and one part-time;
Both adults employed full-time

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. Consequently, a lower rate of CCS subvention is applicable (Band D, compared to Band A)

Net full-time childcare (with CCS Band D) are €232 per week for this household composition, this is €169 higher than net part-time childcare costs for the equivalent household with lower work intensity.

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. In this employment scenario a rural based household demonstrates income inadequacy, net income meets only 90% of MESL need, due to the additional rural associated costs. However, the lower work intensity scenarios demonstrate adequacy in both rural and urban areas.

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.

The issue of qualifying for the higher CCS support being contingent on Working Family Payment (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.

In a dual full-time scenario, when earning the minimum wage, the household is eligible for the 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, housing income from employment and social welfare supports, meets the household's MESL expenditure need.

If earning less than €1 above the NMW, €10.45 per hour, this household demonstrates a significant income shortfall of almost €112 per week. This is due to being ineligible for WFP at this salary level, and qualifying for a lower CCS level of €140 per week.

The income inadequacy persists up to rates of pay equivalent to over 1 ½ the current minimum wage. Secure income adequacy for this composition, in a dual full-time scenario, is at a gross salary of €550 per week (per adult). At this salary, the household would be eligible for €100 subvention toward full-time childcare costs (CCS Band D).

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 €640 per week, per adult (equivalent to €7.50 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.

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 combination of increased minimum wage, reduced USC and an increase to the One-Parent Family Payment earnings disregard, have combined to improve net household income by slightly over 2%. However, wider availability of the CCS scheme, and the potential support of €145 toward the full-time childcare costs of the pre-school age child have moved this household composition to income adequacy when in full-time minimum wage employment.

In part-time minimum wage employment, total household income is €622 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 €28 higher per week, with social welfare supports contributing 47% of the €650 net income.

The combined tapering of One-Parent Family Payment and Working Family Payment result in a very high Marginal Effective Tax Rate (84%) 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.

Where this household type is not based in social housing and accessing a differential rent, the Minimum Income Standard (MIS) gross salary need of the household is €980 per week. Almost €51,000 per annum, and 2 ¾ 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 Marginal Effective Tax Rate (METR) of over 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 salaries between €425 and €580 per week result in a lower household income than full-time minimum wage employment (€358 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 (€720 per week), results in a household income only €45 (or 7%) higher than household income at the minimum wage.

Consequently, moving household income to a point that can close the adequacy gap between minimum wage earnings the MESL costs including market rent, requires earnings which are $2\frac{3}{4}$ the minimum wage rate.

Differential Rent vs Market Rent

The 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, e.g. in social housing, is crucial for enabling income adequacy on earnings at, or near, the minimum wage.

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%	116%	100%	100%	100%	114%
Market	126%	141%	134%	179%	173%	187%	273%	233%	154%

For all but one of the compositions with children, full-time minimum wage employment resulted in adequacy if in social housing, in conjunction with the CCS scheme reducing childcare costs and in-work supports.

Each household composition examined would need to earn notably above the minimum wage if paying a market rent (90% of average) instead of a differential rent. The case of the single adult demonstrated the potential of access to social housing to significantly reduce the overall MESL cost and resulting minimum income need.

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.

The reduction of income supports inevitably offsets (at least in part) improvements in earnings. Where this is particularly acute, as demonstrated in the case of the one parent and two child household above, the resulting earnings required to meet minimum expenditure need can be significantly above minimum rates of pay.

Conclusion

This is the fourth 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 for 57 out of 214 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. Furthermore, deep income inadequacy is a persistent issue that is particularly evident for households reliant on one primary social welfare payment, households with older children, and those with additional costs due to living in a rural area.

The inadequacy of the current minimum wage rate for a single adult household was established, meeting only 75% of MESL need. The potential for access to differential rent to significantly reduce the earnings above the minimum wage required to enable an MESL was highlighted, as earnings only 14% above the minimum wage would provide for income adequacy if the household is able to avail of support from the Housing Assistance Payment.

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.

Additional supports are required to address significant contributory factors for family households. Crucial are services which can reduce the cost of an MESL for households, the analysis the important role of both social housing and assistance with childcare costs. Additionally, effectively structured in-work income supports such as Working Family Payment (formerly Family Income Supplement) and the One-Parent Family Payment are also required.

For households with children, minimum wage employment brought a household closer to an adequate standard of living than social welfare, in all but one of case. However, higher earnings and engaging in further employment does 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.

The analysis 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, the analysis also identified issues with the structure of in work supports, and interaction between supports such as Working Family Payment and the contingent eligibility for childcare subvention. This demonstrated incongruous situations where higher earnings and / or greater levels of work intensity can put a household in a position of income inadequacy, compared to households with less work and / or lower earnings being in a position of income adequacy.

The VPSJ’s pre-budget 2019 submission draws on the analysis presented in this report to present key policy recommendations, to begin to address these issues, maintain progress toward building income adequacy for social welfare dependent households, and new measures to begin addressing deep income inadequacy.

Additional Data

The full set of MESL 2018 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.

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, is a tool which enables individuals and organisations tailor outputs from the MESL 2018 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.

Notes

i 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.

ii The MESL research has consistently found that members of the public regard Health Insurance as a necessity. Provision for a basic health insurance policy is included in the core MESL for all households (when a household is entitled to a full Medical Card, the budget is adjusted to remove Health Insurance costs).

iii **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
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 National Minimum Wage 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

iv 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.

v The 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 be face additional costs in the form of rent top-ups.

vi **The Source of the 214 Test Cases:**

The MESL data defines the minimum expenditure a specific household composition requires for an acceptable standard of living. The MESL requirement changes to reflect the composition of the household, varying with the adults and children (number and age-groups) in the household.

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 may be introduced through examining different income scenarios, housing tenures, etc.

This flexibility enables the benchmarking of social welfare adequacy for 214 test cases. The cases are comprised of the following households and income scenarios:

• Two Parents	1 to 4 children, 4 age-groups	Social Housing	1 Jobseeker & 1 Stay-at-home	69
• Two Parents	1 to 4 children, 4 age-groups	Social Housing	2 Jobseeker	69
• One Parent	1 to 4 children, 4 age-groups	Social Housing	OFP / JST / Jobseeker	69
• Working Age	Single Adult & Couple	Private Rented	Jobseeker, Rent Supplement	2
• Pensioner	Living Alone & Couple	Social Housing	State Pension	5

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

viii The Christmas Bonus is 85% of primary social welfare which was €168.30 for the Single Adult household type. This amounts to an average of €3.24 per week. The Fuel Allowance amounts to 22.50 per week and is paid over 27 weeks, which is an average of €11.68 over 52 weeks. This amounts to an additional €14.92 per week, on average.

ix 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.

x The current HAP rent limits for Dublin, fall short of 90% of the average rent in the Dublin area for both households without children and households with children. HAP permits the rent limits to be exceeded by up to 20%, on a case-by-case basis, when suitable accommodation cannot be found within the limits.

For households with children, the HAP limits +20% are above 90% of the average rent for a two and three bed dwelling in the Dublin area.

For a single adult household the HAP limit +20% is €792 per month. This is €238 below 90% of the average rental cost for a one bed dwelling in Dublin.

xi 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.

Appendix:

MESL Expenditure & Income Tables

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URBAN 2018 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	Couple,	Pensioner	Pensioner
Second Child		Primary	Secondary	Pre-School	Primary		Primary	Secondary	living alone	co-habiting	living alone	Couple
Third Child				Primary	Secondary							
Fourth Child					Secondary							
Food	88.12	115.92	139.24	144.43	218.87	66.97	89.10	112.41	52.83	77.75	64.11	76.31
Clothing	25.86	21.70	27.98	35.62	44.02	12.35	16.49	22.77	9.17	11.95	8.84	14.74
Personal Care	22.44	16.66	22.77	26.03	32.47	8.69	9.91	16.02	12.14	14.84	8.55	12.41
Health	13.79	14.58	17.31	19.55	25.79	9.77	11.60	14.33	6.35	9.65	12.48	24.90
Household Goods	21.56	17.91	18.73	26.18	23.88	14.61	16.89	17.72	5.10	5.94	14.81	15.99
Household Services	7.09	7.09	7.09	7.09	7.09	7.09	7.09	7.09	4.04	4.04	7.11	7.11
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	53.18	68.85	88.96	70.55	126.44	43.67	47.56	67.67	36.80	66.80	39.22	52.27
Education	0.73	7.44	23.77	7.44	46.82	7.44	7.44	23.77	4.57	8.49	0.00	0.00
Transport	55.00	60.40	60.40	60.40	65.80	30.20	32.90	32.90	32.79	65.58	0.00	0.00
Household Energy	45.52	43.99	43.99	48.39	49.73	43.72	43.72	43.72	28.38	31.38	49.85	51.77
Personal Costs	8.16	8.26	8.26	8.37	8.48	8.00	8.10	8.10	7.90	13.50	6.27	6.43
Insurance	31.53	33.97	32.53	38.33	37.88	17.67	21.55	20.11	14.37	26.79	11.82	21.35
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
Total	413.54	463.08	541.93	544.41	754.20	301.07	348.98	427.83	235.36	367.96	247.69	313.44
Adjustments												
Childcare PT	140.64	142.56	14.19	283.19	28.37	14.19	142.56	14.19	0.00	0.00	0.00	0.00
Childcare FT	225.24	281.98	56.74	507.22	113.48	56.74	281.98	56.74	0.00	0.00	0.00	0.00
Medical Card Deductions												
Full Medical Card	-37.53	-44.50	-45.52	-49.45	-58.46	-23.87	-29.22	-30.25	-17.31	-32.58	-21.29	-42.60
GP Visit Card	-3.25	-5.42	-7.59	-5.42	-11.93	-4.34	-4.34	-6.51	-2.17	-3.25	-4.34	-8.67

RURAL 2018 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	Couple,	Pensioner	Pensioner
Second Child		Primary	Secondary	Pre-School	Primary		Primary	Secondary	living alone	co-habiting	living alone	Couple
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
Total	512.59	561.97	638.74	643.51	861.14	372.19	418.69	495.47	290.89	385.26	314.02	387.46
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	-5.91	-6.90	-6.90	-9.86	-10.84	-3.94	-5.91	-5.91	-1.97	-2.96	-3.94	-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
Total MESL Core*	78.66	47.91	80.29	126.75

CHILDCARE[†]

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
Total MESL Core*	78.72	46.50	81.60	123.28
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 <i>Private Rented</i>	2 Jobseeker <i>Private Rented</i>
MESL EXPENDITURE NEED										
MESL Core*	375.69	413.90	491.73	494.64	691.06	272.52	315.07	392.90	213.38	326.01
Housing	43.60	47.40	47.40	51.10	54.90	28.70	32.40	32.40	32.00	108.60
Total MESL Expenditure	419.29	461.30	539.13	545.74	745.96	301.22	347.47	425.30	245.38	434.61
PRIMARY SOCIAL WELFARE										
Adult 1 (JS / OFP)	198.00	198.00	198.00	198.00	198.00	198.00	198.00	198.00	198.00	198.00
Adult 2 (JS / QA)	131.40	131.40	131.40	131.40	131.40	...	...	...	...	198.00
Qualified Child Increase	31.80	63.60	63.60	95.40	127.20	31.80	63.60	63.60	...	...
Total Primary Social Welfare	361.20	393.00	393.00	424.80	456.60	229.80	261.60	261.60	198.00	396.00
SECONDARY SOCIAL WELFARE										
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...	...
BSCFA	...	2.40	7.21	2.40	14.42	2.40	2.40	7.21	...	...
Fuel Allowance	...	...	...	...	...	11.68	11.68	11.68	...	...
Rent Supplement	...	...	...	...	...	...	...	...	120.31	99.09
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	393.51	460.02	464.83	524.13	600.25	276.19	340.30	345.11	198.00	396.00
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-25.78	-1.28	-74.30	-21.61	-145.71	-25.03	-7.17	-80.19	-47.38	-38.61

* 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
MESL EXPENDITURE NEED										
MESL Core*	414.70	457.51	533.46	534.10	743.50	344.23	385.47	461.43	253.63	328.24
Housing	54.63	57.87	57.87	60.93	62.67	33.53	36.77	36.77	29.20	108.60
Total MESL Expenditure	469.33	515.37	591.33	595.03	806.17	377.76	422.24	498.19	282.83	436.84
PRIMARY SOCIAL WELFARE										
Adult 1 (JS / OFP)	198.00	198.00	198.00	198.00	198.00	198.00	198.00	198.00	198.00	198.00
Adult 2 (JS / QA)	131.40	131.40	131.40	131.40	131.40	...	...	...	...	198.00
Qualified Child Increase	31.80	63.60	63.60	95.40	127.20	31.80	63.60	63.60	...	...
Total Primary Social Welfare	361.20	393.00	393.00	424.80	456.60	229.80	261.60	261.60	198.00	396.00
SECONDARY SOCIAL WELFARE										
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...	...
BSCFA	...	2.40	7.21	2.40	14.42	2.40	2.40	7.21	...	...
Fuel Allowance	...	...	...	...	...	11.68	11.68	11.68	...	...
Rent Supplement	...	...	...	...	...	...	...	...	...	41.40
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	393.51	460.02	464.83	524.13	600.25	276.19	340.30	345.11	198.00	396.00
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-75.83	-55.35	-126.50	-70.90	-205.91	-101.57	-81.94	-153.08	-84.83	-40.84

* 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
MESL EXPENDITURE NEED					
MESL Core*	215.24	215.24	259.69	259.69	259.69
Housing	31.35	33.05	49.00	50.70	51.21
Total MESL Expenditure	246.59	248.29	308.69	310.39	310.90
PRIMARY SOCIAL WELFARE					
Pension 1	232.00	243.30	232.00	243.30	243.30
Pension 2 / Living Alone	9.00	9.00	232.00	232.00	162.10
Fuel Allowance	11.68	11.68	11.68	11.68	11.68
Telephone Support Allowance	2.50	2.50	...	...	...
Total Primary Social Welfare	255.18	266.48	475.68	486.98	417.08
SOCIAL WELFARE SUPPORTS					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	255.18	266.48	475.68	486.98	417.08
INCOME ADEQUACY					
(Household Income - MESL Expenditure)	8.59	18.20	166.99	176.60	106.18

* 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
MESL EXPENDITURE NEED					
MESL Core*	281.76	281.76	334.07	334.07	334.07
Housing	29.13	29.97	45.30	46.13	50.97
Total MESL Expenditure	310.89	311.72	379.37	380.20	385.03
PRIMARY SOCIAL WELFARE					
Pension 1	232.00	243.30	232.00	243.30	243.30
Pension 2 / Living Alone	9.00	9.00	232.00	232.00	162.10
Fuel Allowance	11.68	11.68	11.68	11.68	11.68
Telephone Support Allowance	2.50	2.50	...	...	...
Total Primary Social Welfare	255.18	266.48	475.68	486.98	417.08
SOCIAL WELFARE SUPPORTS					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	255.18	266.48	475.68	486.98	417.08
INCOME ADEQUACY	Inadequate	Inadequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	-55.71	-45.24	96.31	106.78	32.05

* 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
MESL EXPENDITURE NEED			
MESL Core*	218.06	218.06	364.70
Housing	132.11	237.81	237.81
Total MESL Expenditure	350.16	455.87	602.52

NMW SALARY

Gross Salary 1	358.13	358.13	358.13
Income Tax 1	8.13	8.13	7.64
USC 1	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35
Gross Salary 2			358.13
Income Tax 2			7.64
USC 2			3.70
PRSI 2			3.35
Net Salary	342.95	342.95	686.88
Medical Card	FULL	FULL	GP VISIT

INCOME ADEQUACY	Inadequate	Inadequate	Adequate
(Household Income - MESL Expenditure)	-7.21	-112.92	84.36

MINIMUM WAGE

RURAL

	SA	SA	CP
Employment Scenario	Full-Time <i>Differential Rent</i>	Full-Time <i>Private Rented</i>	2 Full-Time <i>Private Rented</i>
MESL EXPENDITURE NEED			
MESL Core*	288.91	288.91	385.26
Housing	55.00	85.03	85.03
Total MESL Expenditure	343.91	373.94	470.28

NMW SALARY

Gross Salary 1	358.13	358.13	358.13
Income Tax 1	7.51	7.51	7.37
USC 1	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35
Gross Salary 2			358.13
Income Tax 2			7.37
USC 2			3.70
PRSI 2			3.35
Net Salary	343.57	343.57	687.43
Medical Card	GP VISIT	GP VISIT	NONE
INCOME ADEQUACY	Inadequate	Inadequate	Adequate
(Household Income - MESL Expenditure)	-0.34	-30.37	217.15

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
MESL EXPENDITURE NEED					
MESL Core*	380.37	418.59	496.41	499.32	695.74
Childcare	...	...	...	...	...
Housing	57.40	65.50	65.50	73.70	82.60
Total MESL Expenditure	437.77	484.09	561.91	573.02	778.34
NMW SALARY					
Gross Salary 1	358.13	358.13	358.13	358.13	358.13
Income Tax (<i>joint assessment for TP</i>)	...	...	...	...	...
USC 1	3.70	3.70	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35	3.35	3.35
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	351.08	351.08	351.08	351.08	351.08
SOCIAL WEFLARE					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	102.00	163.00	163.00	224.00	290.00
BSCFA	...	2.40	7.21	2.40	14.42
CCS Band	-	-	-	-	-
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	485.39	581.10	585.91	674.41	784.74
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	47.62	97.02	24.00	101.39	6.39

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
MESL EXPENDITURE NEED					
MESL Core*	417.83	421.76	537.52	502.50	698.92
Childcare	115.64	62.56	14.19	123.19	28.37
Housing	65.90	73.00	73.00	81.10	90.00
Total MESL Expenditure	599.37	557.32	624.70	706.79	817.29
NMW SALARY					
Gross Salary 1	358.13	358.13	358.13	358.13	358.13
Income Tax (<i>joint assessment for TP</i>)	...	...	...	...	...
USC 1	3.70	3.70	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35	3.35	3.35
Gross Salary 2	181.45	181.45	181.45	181.45	181.45
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	532.53	532.53	532.53	532.53	532.53
SOCIAL WEFLARE					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	54.00	54.00	115.00	181.00
BSCFA	...	2.40	7.21	2.40	14.42
CCS Band	D	A	-	A	-
Medical Card	GP VISIT	FULL	GP VISIT	FULL	FULL
Household Income	564.84	653.55	658.36	746.86	857.19
INCOME ADEQUACY	Inadequate	Adequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	-34.53	96.23	33.66	40.06	39.89

MINIMUM WAGE

URBAN	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>
MESL EXPENDITURE NEED					
MESL Core*	417.83	421.76	537.52	502.50	745.45
Childcare	175.24	231.98	56.74	217.22	113.48
Housing	63.60	62.70	62.90	64.90	74.00
Total MESL Expenditure	656.67	716.45	657.16	784.62	932.94
NMW SALARY					
Gross Salary 1	358.13	358.13	358.13	358.13	358.13
Income Tax (<i>joint assessment for TP</i>)	15.15	16.25	13.09	16.23	13.93
USC 1	3.70	3.70	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35	3.35	3.35
Gross Salary 2	358.13	358.13	358.13	358.13	358.13
Income Tax 2	...	...	...	...	...
USC 2	3.70	3.70	3.70	3.70	3.70
PRSI 2	3.35	3.35	3.35	3.35	3.35
Net Salary	687.01	685.91	689.07	685.93	688.24
SOCIAL WEFLARE					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	...	...	23.00	88.00
BSCFA	...	...	...	...	14.42
CCS Band	D	D	-	A	-
Medical Card	GP VISIT	GP VISIT	GP VISIT	FULL	GP VISIT
Household Income	719.32	750.53	753.69	805.85	919.89
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	62.65	34.08	96.53	21.23	-13.05

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
MESL EXPENDITURE NEED					
MESL Core*	475.55	518.35	594.31	594.95	804.35
Childcare	...	...	...	...	...
Housing	52.90	50.43	50.43	47.97	44.00
Total MESL Expenditure	528.45	568.79	644.74	642.91	848.35
NMW SALARY					
Gross Salary 1	358.13	358.13	358.13	358.13	358.13
Income Tax (<i>joint assessment for TP</i>)	...	...	...	...	...
USC 1	3.70	3.70	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35	3.35	3.35
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	351.08	351.08	351.08	351.08	351.08
SOCIAL WEFLARE					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	102.00	163.00	163.00	224.00	290.00
BSCFA	...	2.40	7.21	2.40	14.42
CCS Band					
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	485.39	581.10	585.91	674.41	784.74
INCOME ADEQUACY	Inadequate	Adequate	Inadequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	-43.06	12.31	-58.83	31.50	-63.62

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
MESL EXPENDITURE NEED					
MESL Core*	509.84	521.53	635.02	598.12	807.52
Childcare	87.80	31.96	14.20	64.77	28.40
Housing	75.10	74.90	74.90	72.43	68.47
Total MESL Expenditure	672.75	628.39	724.12	735.32	904.39
NMW SALARY					
Gross Salary 1	358.13	358.13	358.13	358.13	358.13
Income Tax (<i>joint assessment for TP</i>)	...	...	...	...	...
USC 1	3.70	3.70	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35	3.35	3.35
Gross Salary 2	181.45	181.45	181.45	181.45	181.45
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	532.53	532.53	532.53	532.53	532.53
SOCIAL WEFLARE					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	54.00	54.00	115.00	181.00
BSCFA	...	2.40	7.21	2.40	14.42
CCS Band	D	B	-	A	-
Medical Card	GP VISIT	FULL	GP VISIT	FULL	FULL
Household Income	564.84	653.55	658.36	746.86	857.19
INCOME ADEQUACY	Inadequate	Adequate	Inadequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	-107.91	25.16	-65.76	11.54	-47.20

MINIMUM WAGE

RURAL	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>	2 Full-Time <input type="checkbox"/>
MESL EXPENDITURE NEED					
MESL Core*	509.84	558.24	635.02	598.12	853.46
Childcare	133.85	190.63	56.78	284.49	113.56
Housing	85.30	84.27	84.30	83.00	82.03
Total MESL Expenditure	729.00	833.14	776.09	965.61	1,049.05
NMW SALARY					
Gross Salary 1	358.13	358.13	358.13	358.13	358.13
Income Tax (<i>joint assessment for TP</i>)	15.78	15.14	14.69	15.60	14.05
USC 1	3.70	3.70	3.70	3.70	3.70
PRSI 1	3.35	3.35	3.35	3.35	3.35
Gross Salary 2	358.13	358.13	358.13	358.13	358.13
Income Tax 2	...	...	...	...	...
USC 2	3.70	3.70	3.70	3.70	3.70
PRSI 2	3.35	3.35	3.35	3.35	3.35
Net Salary	686.38	687.02	687.48	686.57	688.12
SOCIAL WELFARE					
Child Benefit	32.31	64.62	64.62	96.92	129.23
Working Family Payment	...	...	...	22.00	88.00
BSCFA	...	...	...	...	14.42
CCS Band	D	D	-	B	-
Medical Card	GP VISIT	GP VISIT	GP VISIT	GP VISIT	GP VISIT
Household Income	718.69	751.64	752.09	805.49	919.77
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-10.31	-81.50	-24.00	-160.12	-129.28

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
MESL EXPENDITURE NEED						
MESL Core*	275.70	318.25	396.07	277.21	319.76	397.58
Childcare	14.19	62.56	14.19	56.74	136.98	56.74
Housing	64.80	74.70	60.20	69.60	79.30	70.30
Total MESL Expenditure	354.69	455.51	470.46	403.55	536.04	524.62
NMW SALARY						
Gross Salary	181.45	181.45	181.45	358.13	358.13	358.13
Income Tax	...	...	...	1.35	7.69	...
USC	...	...	...	3.70	3.70	3.70
PRSI	...	...	...	3.35	3.35	3.35
Net Salary	181.45	181.45	181.45	349.74	343.39	351.08
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	77.00	118.00	265.00	28.00	74.00	163.00
BSCFA	2.40	2.40	7.21	...	...	7.21
One-Parent Family	212.30	244.10	...	124.80	156.60	...
Fuel Allowance	11.68	11.68	...	11.68	11.68	...
CCS Band	-	A	-	-	A	-
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	517.14	622.25	518.28	546.53	650.29	585.91
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	162.46	166.74	47.82	142.98	114.25	61.29

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
MESL EXPENDITURE NEED						
MESL Core*	347.40	388.64	464.60	348.91	390.15	466.11
Childcare	14.20	31.96	14.20	56.78	95.63	56.78
Housing	62.73	65.97	24.50	77.03	79.07	51.43
Total MESL Expenditure	424.34	486.57	503.30	482.72	564.85	574.32
NMW SALARY						
Gross Salary	181.45	181.45	181.45	358.13	358.13	358.13
Income Tax	...	...	...	1.35	7.69	...
USC	...	...	...	3.70	3.70	3.70
PRSI	...	...	...	3.35	3.35	3.35
Net Salary	181.45	181.45	181.45	349.74	343.39	351.08
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	77.00	118.00	265.00	28.00	74.00	163.00
BSCFA	2.40	2.40	7.21	...	...	7.21
One-Parent Family	212.30	244.10	...	124.80	156.60	...
Fuel Allowance	11.68	11.68	...	11.68	11.68	...
CCS Band	-	A	-	-	A	-
Medical Card	FULL	FULL	FULL	FULL	FULL	FULL
Household Income	517.14	622.25	518.28	546.53	650.29	585.91
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	92.81	135.68	14.98	63.80	85.44	11.59

MINIMUM INCOME STANDARD

URBAN - Social 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
MESL EXPENDITURE NEED									
MESL Core*	417.83	421.98	537.47	502.72	745.37	277.42	319.76	397.54	233.20
Childcare	175.24	211.98	56.74	217.22	113.48	56.74	136.98	56.74	...
Housing (Differential Rent)	63.60	62.40	62.70	64.90	71.40	69.60	79.30	70.30	136.31
Total MESL Expenditure	656.67	696.36	656.91	784.84	930.25	403.77	536.04	524.58	369.50
MIS SALARY									
Gross Salary 1	358.13	358.13	358.13	358.13	414.38	358.13	358.13	358.13	406.88
Income Tax (<i>joint assessment for TP</i>)	15.15	16.25	14.61	16.23	36.43	1.35	7.69	...	17.24
USC 1	3.70	3.70	3.70	3.70	5.97	3.70	3.70	3.70	5.62
PRSI 1	3.35	3.35	3.35	3.35	14.97	3.35	3.35	3.35	13.42
Gross Salary 2	358.13	358.13	358.13	358.13	414.38				
Income Tax 2	...	...	...	...	...
USC 2	3.70	3.70	3.70	3.70	5.97				
PRSI 2	3.35	3.35	3.35	3.35	14.97				
Net Salary	687.01	685.91	687.56	685.93	750.44	349.74	343.39	351.08	370.59
SOCIAL WELFARE									
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...
Working Family Payment	...	...	...	23.00	51.00	28.00	74.00	163.00	...
BSCFA	...	...	...	...	...	...	...	7.21	...
One-Parent Family						124.80	156.60	...	...
Fuel Allowance						11.68	11.68	...	...
CCS BAND	D	B	-	A	-	-	A	-	-
Medical Card	GP VISIT	FULL	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT
Total Income	719.32	750.53	752.17	805.85	930.67	546.53	650.29	585.91	370.59

MINIMUM INCOME STANDARD

URBAN - Social 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
MESL EXPENDITURE NEED									
MESL Core*	417.83	421.98	537.47	502.72	745.37	277.42	319.76	397.54	233.20
Childcare	175.24	211.98	56.74	217.22	113.48	56.74	136.98	56.74	...
Housing (Differential Rent)	63.60	62.40	62.70	64.90	71.40	69.60	79.30	70.30	136.31
Total MESL Expenditure	656.67	696.36	656.91	784.84	930.25	403.77	536.04	524.58	369.50
Weekly Household Disposable Income (Net Salary + Social Transfers)									
Net Salary	687.01	685.91	687.56	685.93	750.44	349.74	343.39	351.08	370.59
Social Transfers	32.31	64.62	64.62	119.92	180.23	196.79	306.90	234.83	...
Medical Card	GP VISIT	FULL	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT
Household Income	719.32	750.53	752.17	805.85	930.67	546.53	650.29	585.91	370.59
MINIMUM INCOME STANDARD, <i>per adult employed full-time</i>									
MIS Annual Gross Salary, <i>per adult</i>	18,672.64	18,672.64	18,672.64	18,672.64	21,605.51	18,672.64	18,672.64	18,672.64	21,214.46
MIS Hourly Gross Salary, <i>per adult</i>	9.55	9.55	9.55	9.55	11.05	9.55	9.55	9.55	10.85
MIS - NMW	0.00	0.00	0.00	0.00	1.50	0.00	0.00	0.00	1.30
MIS as % NMW	100%	100%	100%	100%	116%	100%	100%	100%	114%
Hours NMW, <i>per adult</i>	37.50	37.50	37.50	37.50	43.39	37.50	37.50	37.50	42.60

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

1.09

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
MESL EXPENDITURE NEED										
MESL Core*	383.55	421.98	537.47	502.72	745.37	277.42	319.98	397.54	233.20	364.70
Childcare	155.24	211.98	56.74	367.22	113.48	56.74	211.98	56.74	...	...
Housing (Private Rent)	291.92	306.66	306.66	306.66	306.66	291.92	306.66	306.66	237.81	237.81
Total MESL Expenditure	830.71	940.62	900.87	1,176.60	1,165.51	626.09	838.62	760.94	471.01	602.52
MIS SALARY										
Gross Salary 1	451.88	504.38	478.13	639.38	620.63	669.38	976.88	834.38	553.13	358.13
Income Tax (<i>joint assessment for TP</i>)	53.77	74.75	62.61	128.73	118.93	38.64	147.23	90.23	46.49	7.64
USC 1	5.57	6.62	9.00	9.32	15.77	9.92	16.07	13.22	12.56	3.70
PRSI 1	18.08	20.18	19.13	25.58	24.83	26.78	39.08	33.38	22.13	3.35
Gross Salary 2	451.88	504.38	478.13	639.38	620.63					358.13
Income Tax 2	...	...	...	...	...					7.64
USC 2	5.57	6.62	9.00	9.32	15.77					3.70
PRSI 2	18.08	20.18	19.13	25.58	24.83					3.35
Net Salary	802.69	880.41	837.39	1,080.22	1,041.13	594.04	774.50	697.55	471.94	686.88
SOCIAL WEFLARE										
Child Benefit	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...	
Working Family Payment	...	...	...	...	...	...	...	...	...
BSCFA	...	...	...	...	...	...	...	...	...
One-Parent Family		...				...	...	...	...
Fuel Allowance		...				...	...	...	...
CCS BAND	B	B	-	B	-	-	B	-	-	-
Medical Card	FULL	FULL	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT	GP VISIT
Total Income	835.00	945.02	902.01	1,177.14	1,170.36	626.35	839.12	762.17	471.94	686.88

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
MESL EXPENDITURE NEED										
MESL Core*	383.55	421.98	537.47	502.72	745.37	277.42	319.98	397.54	233.20	364.70
Childcare	155.24	211.98	56.74	367.22	113.48	56.74	211.98	56.74	...	...
Housing (Private Rent)	291.92	306.66	306.66	306.66	306.66	291.92	306.66	306.66	237.81	237.81
Total MESL Expenditure	830.71	940.62	900.87	1,176.60	1,165.51	626.09	838.62	760.94	471.01	602.52
Weekly Household Disposable Income (Net Salary + Social Transfers)										
Net Salary	802.69	880.41	837.39	1,080.22	1,041.13	594.04	774.50	697.55	471.94	686.88
Social Transfers	32.31	64.62	64.62	96.92	129.23	32.31	64.62	64.62	...	...
Medical Card	FULL	FULL	GP VISIT	FULL	GP VISIT	FULL	FULL	FULL	GP VISIT	GP VISIT
Household Income	835.00	945.02	902.01	1,177.14	1,170.36	626.35	839.12	762.17	471.94	686.88
MINIMUM INCOME STANDARD, <i>per adult employed full-time</i>										
MIS Annual Gross Salary, <i>per adult</i>	23,560.76	26,298.11	24,929.44	33,337.01	32,359.39	34,901.21	50,934.26	43,504.31	28,839.94	18,672.64
MIS Hourly Gross Salary, <i>per adult</i>	12.05	13.45	12.75	17.05	16.55	17.85	26.05	22.25	14.75	9.55
MIS - NMW	2.50	3.90	3.20	7.50	7.00	8.30	16.50	12.70	5.20	0.00
MIS as % NMW	126%	141%	134%	179%	173%	187%	273%	233%	154%	100%
Hours NMW, <i>per adult</i>	47.32	52.81	50.07	66.95	64.99	70.09	102.29	87.37	57.92	37.50

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

NOTES

HOUSEHOLD TYPE & 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, of 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	237.81	1,030.53	1,145.03
Two Bed	291.92	1,265.00	1,405.55
Three Bed	306.66	1,328.86	1,476.51

Data source:

RTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms - 2017Q4

Accessed

04/05/2018

MESL Category	CPI Sub-Index		March 2018 (12 Month Rate)	Note
Food	01	Food and Non-Alcoholic Beverages	-1.8	
Clothing	03	Clothing and Footwear	-3.0	
Personal Care	121	Personal Care	-4.7	
Health	06		-0.1	
Household Goods				
Main Household Goods	05	Furnishings, household equipment and rou	-4.8	
Baby seat & buggy/pram	1232	Other personal effects	-8.5	
Household Services	044	Water supply and miscellaneous services .	1.3	
Communications	08	Communications	0.5	
Social Inclusion & Participation	09	Recreation and culture	-0.8	
Education				
Uniforms	03	Clothing and footwear	-3.0	
Books, Stationary, etc.	095	Newspapers, books and stationery	2.1	
Computer Equipment	0913	Information processing equipment	-26.4	
Other Education Costs	10	Education	1.6	
Transport	07	Transport	0.1	Re-priced 2018 (Urban)
Household Energy				
Electricity	0451	Electricity	6.8	
Gas - Heating	04521	Natural gas	1.9	
Oil - Heating	0453	Liquid fuels (home heating oil)	7.8	
Personal Costs	127	Other services n.e.c.	1.5	
Childcare	12401	Childcare	2.0	
Insurance				
Home	1252	Insurance connected with the dwelling	0.9	
Health	1253	Insurance connected with health	-1.9	Re-priced 2018
Car	12543	Motor car insurance	-13.9	Re-priced 2018
Savings & Contingencies	126	Financial services n.e.c.	-0.5	

Data source:

CSO (2018) Online Database - CPMI6: Consumer Price Index by Detailed Sub Indices, Month and Statistic

<http://www.cso.ie/px/pxeirestat/Statire/SelectVarVal/Define.asp?Maintable=CPMI6&Planguage=0>

Accessed: 18/04/2018



VINCENTIAN
PARTNERSHIP
for SOCIAL
JUSTICE

MINIMUM
ESSENTIAL
BUDGET
STANDARDS

RESEARCH CENTRE

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Tackling poverty and social exclusion

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