

URBAN 2025

Core MESL Weekly Expenditure Budget

Excludes Housing, Childcare and the effect of secondary benefits

	TWO PARENT					ONE PARENT			OTHER WORKING AGE		OLDER	
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	SA Older	CP Older
Food	115.48	136.55	165.78	163.49	243.03	74.74	96.03	125.27	61.62	103.17	71.52	88.45
Clothing	40.66	49.20	53.74	66.64	84.26	24.32	38.68	43.23	11.99	24.96	12.50	23.03
Personal Care	30.56	35.62	36.40	44.04	50.65	19.25	26.89	27.67	11.20	25.61	11.40	17.99
Health	15.91	20.92	22.92	24.61	33.63	12.74	16.73	18.73	5.56	13.20	12.06	23.97
Household Goods	33.85	33.23	29.74	46.15	38.71	24.60	31.97	28.48	6.43	8.36	22.98	24.55
Household Services	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	4.24	4.24	16.15	8.82
Communications	17.38	17.38	23.54	17.38	29.69	12.47	12.47	18.62	14.68	20.29	19.62	25.66
Social Inclusion & Participator	70.14	108.15	137.98	112.96	210.64	85.06	97.92	127.76	63.55	95.86	79.95	97.99
Education	0.00	7.71	15.93	7.71	31.87	7.71	7.71	15.93	3.06	4.29	0.00	0.00
Transport	44.00	46.10	52.90	46.10	61.80	24.10	24.10	30.90	32.65	62.48	8.47	8.47
Household Energy	43.36	46.93	50.06	50.66	61.78	41.20	42.50	45.63	29.21	34.35	43.65	50.93
Personal Costs	17.47	22.42	23.44	32.66	44.66	15.21	20.31	21.33	8.57	12.15	10.00	7.33
Insurance	22.88	22.88	20.96	24.81	20.96	11.35	13.27	11.35	16.68	34.12	19.72	37.25
Savings & Contingencies	21.75	26.75	26.75	31.75	36.75	19.41	24.41	24.41	10.10	15.10	10.10	15.10
Total	481.86	582.24	668.56	677.36	956.83	380.56	461.39	547.71	279.54	458.18	338.11	429.52
Adjustments												
Childcare PT	153.21	171.96	23.08	325.17	46.15	23.08	171.96	23.08	0.00	0.00	0.00	0.00
Childcare FT	227.20	340.41	118.54	567.61	237.07	118.54	340.41	118.54	0.00	0.00	0.00	0.00
Medical Card Deductions												
Full Medical Card	-31.80	-36.18	-36.82	-38.60	-44.26	-19.47	-23.17	-23.81	-19.92	-43.92	-27.20	-54.41
GP Visit Card	-4.91	-7.37	-9.83	-7.37	-14.74	-6.14	-6.14	-8.60	-1.19	-4.74	-4.74	-9.48

RURAL 2025

Core MESL Weekly Expenditure Budget

Excludes Housing, Childcare and the effect of secondary benefits

	TWO PARENT					ONE PARENT			OTHER WORKING AGE		OLDER	
	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	CP	SA Older	CP Older
Food	118.02	139.67	167.78	166.61	244.47	74.60	96.89	125.00	62.73	103.53	73.99	92.20
Clothing	40.66	48.81	53.74	66.25	84.26	24.32	38.30	43.23	12.28	25.23	12.77	23.14
Personal Care	29.90	34.46	34.69	42.88	47.90	18.90	26.40	26.64	10.93	25.98	11.40	17.99
Health	15.25	19.86	21.58	23.55	31.61	11.96	15.85	17.57	5.27	12.40	11.27	22.43
Household Goods	33.85	33.23	29.74	46.15	38.71	24.60	31.97	28.48	6.59	8.48	22.96	24.57
Household Services	10.99	10.99	10.99	10.99	10.99	10.99	10.99	10.99	2.36	4.54	16.78	14.37
Communications	17.38	17.38	23.54	17.38	29.69	12.47	12.47	18.62	16.58	22.21	19.62	25.66
Social Inclusion & Participator	70.50	105.98	134.29	111.17	203.27	82.49	95.37	123.68	56.40	81.61	72.51	89.76
Education	0.00	7.71	15.93	7.71	31.87	7.71	7.71	15.93	3.06	4.29	0.00	0.00
Transport	199.18	199.18	199.18	199.18	216.27	113.95	113.95	113.95	83.51	85.84	82.64	83.00
Household Energy	43.86	46.98	49.73	50.23	59.98	41.98	43.11	45.86	34.69	39.31	40.65	48.55
Personal Costs	12.47	12.33	13.44	12.56	14.66	10.21	10.21	11.33	7.66	11.23	4.96	2.33
Insurance	35.83	35.83	33.90	37.75	33.90	11.35	13.27	11.35	23.89	41.32	26.73	44.19
Savings & Contingencies	21.75	26.75	26.75	31.75	36.75	19.41	24.41	24.41	10.10	15.10	10.10	15.10
Total	649.66	739.17	815.30	824.18	1084.34	464.95	540.91	617.04	336.05	481.08	406.38	503.29
Adjustments												
Childcare PT	130.62	146.64	23.08	277.26	46.15	23.08	146.64	23.08	0.00	0.00	0.00	0.00
Childcare FT	199.93	304.94	113.13	504.87	226.26	113.13	304.94	113.13	0.00	0.00	0.00	0.00
Medical Card Deductions												
Full Medical Card	-31.32	-35.41	-35.71	-37.89	-42.59	-18.84	-22.55	-22.86	-19.65	-43.24	-26.72	-53.44
GP Visit Card	-4.32	-6.47	-8.57	-6.47	-12.82	-5.40	-5.40	-7.49	-1.09	-4.35	-4.35	-8.69

2025	URBAN Core MESL by Child Age-Group			
	INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
Food	26.94	21.29	26.72	50.53
Clothing	17.44	14.36	11.62	18.90
Personal Care	8.42	7.65	5.83	8.43
Health	3.69	3.99	4.71	5.99
Household Goods	11.41	7.37	3.41	3.88
Communications	0.00	0.00	0.00	6.15
Social Inclusion & Participation	4.82	12.86	29.96	42.70
Education	0.00	0.00	7.71	8.22
Transport	0.00	0.00	2.10	6.80
Household Energy (Electricity)	1.30	1.30	3.57	4.43
Personal Costs	0.24	0.10	0.10	1.12
Insurance (Health)	1.92	1.92	0.00	0.00
Savings & Contingencies	5.00	5.00	5.00	5.00
Total MESL Core*	81.18	75.84	100.73	162.15
CHILDCARE [†]				
Childcare PT	89.01	61.09	23.08	0.00
Childcare FT	130.90	112.68	74.45	0.00
Medical Card Deductions				
Full Medical Card	2.42	3.69	3.10	4.34
GP Visit Card	0.00	0.00	2.46	2.46

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

† Net of Universal NCS, and ECCE for Pre-School Age

RURAL	Core MESL by Child Age-Group			
	INFANT	PRE-SCHOOL	PRIMARY	SECONDARY
	26.94	22.29	26.30	50.40
	17.44	13.97	11.62	18.90
	8.42	7.50	5.48	7.73
	3.69	3.89	4.41	5.61
	11.41	7.37	3.41	3.88
	0.00	0.00	0.00	6.15
	5.20	12.88	27.79	41.19
	0.00	0.00	7.71	8.22
	0.00	0.00	0.00	0.00
	1.12	1.12	3.12	3.87
	0.24	0.00	0.10	1.12
	1.92	1.92	0.00	0.00
	5.00	5.00	5.00	5.00
	81.38	75.96	94.93	152.09
	66.42	35.77	23.08	0.00
	103.63	82.62	69.05	0.00
	2.42	3.60	2.80	3.96
	0.00	0.00	2.16	2.09

Working Age

Social Welfare Scenarios

URBAN

	TP 1	TP 2a	TP 2b	TP 3	TP 4	OP 1	OP 2a	OP 2b	SA	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 Rent Supplement	Jobseeker HAP	2 Jobseeker Rent Supplement
MESL EXPENDITURE NEED											
MESL Core*	440.05	531.07	616.74	613.76	877.57	351.08	423.23	508.90	254.62	254.62	409.26
Housing	57.80	64.30	66.10	70.80	80.90	38.30	44.80	46.60	32.00	96.45	112.00
Total MESL Expenditure	497.85	595.37	682.84	684.56	958.47	389.38	468.03	555.50	286.62	351.07	521.26

PRIMARY SOCIAL WELFARE

Adult 1 (JS / OFP)	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00
Adult 2 (JS / QA)	162.00	162.00	162.00	162.00	162.00	...	...	...	...	...	244.00
Qualified Child Increase	50.00	100.00	112.00	150.00	224.00	50.00	100.00	112.00	...	...	...
Total Primary Social Welfare	456.00	506.00	518.00	556.00	630.00	294.00	344.00	356.00	244.00	244.00	488.00

SECONDARY SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23	32.31	64.62	64.62	...	...	...
Fuel Allowance	...	...	...	...	...	17.77	17.77	17.77	...	...	...
BSCFA	...	3.08	8.56	3.08	17.12	3.08	3.08	8.56	...	...	...
Christmas Bonus	...	...	...	...	...	5.65	6.62	6.85	...	...	...

Household Income	493.69	573.69	591.17	661.38	776.35	352.81	436.08	453.79	244.00	244.00	488.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-4.16	-21.67	-91.66	-23.18	-182.12	-36.58	-31.95	-101.71	-42.62	-107.07	-33.26

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

Working Age

Social Welfare Scenarios

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 Rent Supplement
MESL EXPENDITURE NEED										
PRIMARY SOCIAL WELFARE										
Adult 1 (JS / OFP)	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00	244.00
Adult 2 (JS / QA)	162.00	162.00	162.00	162.00	162.00	...	...	...	...	244.00
Qualified Child Increase	50.00	100.00	112.00	150.00	224.00	50.00	100.00	112.00	...	...
Total Primary Social Welfare	456.00	506.00	518.00	556.00	630.00	294.00	344.00	356.00	244.00	488.00
SECONDARY SOCIAL WEFLARE										
Child Benefit	37.69	64.62	64.62	102.31	129.23	32.31	64.62	64.62	...	...
Fuel Allowance	...	...	...	...	...	17.77	17.77	17.77	...	...
BSCFA	...	3.08	8.56	3.08	17.12	3.08	3.08	8.56	...	...
Christmas Bonus	...	...	...	...	...	5.65	6.62	6.85	...	...
Household Income	493.69	573.69	591.17	661.38	776.35	352.81	436.08	453.79	244.00	488.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-107.76	-120.59	-180.88	-122.49	-274.88	-146.53	-143.02	-203.38	-109.44	-57.87

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

Older Adult Household Types

URBAN

Income Scenario	SA Older	SA Older	CP Older	CP Older	CP Older
	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contributory	Contributory & Qualified Adult
MESL EXPENDITURE NEED					
MESL Core*	294.76	294.76	358.96	358.96	358.96
Housing	40.20	41.90	57.90	59.60	62.70
Total MESL Expenditure	334.96	336.66	416.86	418.56	421.66

PRIMARY SOCIAL WELFARE

Pension 1	278.00	289.30	278.00	289.30	289.30
Pension 2 / Living Alone	22.00	22.00	278.00	278.00	192.70
Fuel Allowance	17.77	17.77	17.77	17.77	17.77
Telephone Support Allowance	2.50	2.50	...	...	...
Christmas Bonus	5.77	5.99	10.69	10.91	9.27
Total Primary Social Welfare	326.04	337.56	584.46	595.98	509.04

SOCIAL WEFLARE SUPPORTS

Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	326.04	337.56	584.46	595.98	509.04
INCOME ADEQUACY	Inadequate	Marginal	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	-8.92	0.90	167.60	177.42	87.38

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

Older Adult Household Types

RURAL

Income Scenario	SA Older	SA Older	CP Older	CP Older	CP Older
	Non-Contributory	Contributory	Both Non-Contributory	Contributory & Non-Contributory	Contributory & Qualified Adult
MESL EXPENDITURE NEED					
PRIMARY SOCIAL WELFARE					
Pension 1	278.00	289.30	278.00	289.30	289.30
Pension 2 / Living Alone	22.00	22.00	278.00	278.00	192.70
Fuel Allowance	17.77	17.77	17.77	17.77	17.77
Telephone Support Allowance	2.50	2.50	...	...	...
Christmas Bonus	5.77	5.99	10.69	10.91	9.27
Total Primary Social Welfare	326.04	337.56	584.46	595.98	509.04
SOCIAL WEFLARE SUPPORTS					
Household Benefits Package	TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card	FULL	FULL	FULL	FULL	FULL
Household Income	326.04	337.56	584.46	595.98	509.04
INCOME ADEQUACY	Inadequate	Inadequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	-75.58	-64.86	96.15	106.87	11.43

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

Employed Scenarios

URBAN

MINIMUM WAGE	SA	SA	CP
Employment Scenario	Full-Time <i>HAP (+ top-up)</i>	Full-Time <i>Private Rented</i>	2 Full-Time <i>Private Rented</i>
MESL EXPENDITURE NEED			
MESL Core*	278.36	259.62	458.44
Housing	128.05	345.03	345.03
Total MESL Expenditure	406.41	604.65	803.47

NMW SALARY			
Gross Salary 1	506.25	506.25	506.25
Income Tax 1	24.33	5.10	5.10
USC 1	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76
Gross Salary 2	...	...	506.25
Income Tax 2	...	...	5.10
USC 2	...	...	6.66
PRSI 2	...	...	20.76
Net Salary	454.51	473.74	947.48
Medical Card	GP Visit	Full	GP Visit
INCOME ADEQUACY	Adequate	Inadequate	Adequate
(Household Income - MESL Expenditure)	48.10	-130.91	144.01

Employed Scenarios

RURAL

MINIMUM WAGE	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*	335.88	335.88	487.00
Housing	81.30	218.39	218.39
Total MESL Expenditure	417.18	554.27	705.39

NMW SALARY

Gross Salary 1	506.25	506.25	506.25
Income Tax 1	24.33	5.10	5.10
USC 1	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76
Gross Salary 2	...	...	506.25
Income Tax 2	...	...	5.10
USC 2	...	...	6.66
PRSI 2	...	...	20.76
Net Salary	454.51	473.74	947.48
Medical Card	GP Visit	GP Visit	None
INCOME ADEQUACY	Adequate	Inadequate	Adequate
(Household Income - MESL Expenditure)	37.33	-80.53	242.09

Employed Scenarios

Social Housing Scenario

URBAN

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home
MESL EXPENDITURE NEED					
MESL Core*	471.94	564.87	648.73	618.76	882.57
Childcare	...	...	...	...	...
Social Housing	81.60	89.80	89.80	97.80	105.00
Total MESL Expenditure	553.54	654.67	738.53	716.56	987.57

NMW SALARY

Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	478.83	478.83	478.83	478.83	478.83

SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	136.00	197.00	197.00	257.00	312.00
BSCFA	...	3.08	8.56	3.08	17.12
Medical Card	GP Visit	GP Visit	GP Visit	Full	Full
Household Income	652.53	743.53	749.01	841.22	937.18
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	98.98	88.85	10.48	124.66	-50.39

Employed Scenarios

Social Housing Scenario

URBAN

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time
MESL EXPENDITURE NEED					
MESL Core*	476.94	569.87	653.73	654.99	917.09
Childcare	37.06	63.30	23.08	101.59	46.15
Social Housing	87.00	92.60	92.60	100.60	107.90
Total MESL Expenditure	601.01	725.77	769.41	857.18	1,071.14

NMW SALARY

Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	256.50	256.50	256.50	256.50	256.50
Income Tax 2	...	...	...	...	...
USC 2	1.67	1.67	1.67	1.67	1.67
PRSI 2	...	...	...	...	...
Net Salary	733.67	733.67	733.67	733.67	733.67

SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	44.00	44.00	104.00	159.00
BSCFA	...	3.08	8.56	3.08	17.12
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	771.36	845.36	850.84	943.05	1,039.01
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	170.35	119.59	81.43	85.87	-32.13

Employed Scenarios

Social Housing Scenario

URBAN

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
MESL EXPENDITURE NEED					
MESL Core*	481.86	569.87	653.73	654.99	917.09
Childcare	88.70	152.53	65.27	214.81	125.80
Social Housing	79.70	78.70	78.70	77.70	84.80
Total MESL Expenditure	650.26	801.11	797.70	947.49	1,127.68

NMW SALARY

Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	48.65	48.65	48.65	48.65	48.65
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	506.25	506.25	506.25	506.25	506.25
Income Tax 2	...	...	...	...	...
USC 2	6.66	6.66	6.66	6.66	6.66
PRSI 2	20.76	20.76	20.76	20.76	20.76
Net Salary	909.01	909.01	909.01	909.01	909.01

SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	...	...	...	54.00
BSCFA	...	...	...	...	17.12
Medical Card	None	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	946.71	973.63	973.63	1,011.32	1,109.36
INCOME ADEQUACY	Adequate	Adequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	296.45	172.52	175.93	63.83	-18.32

Employed Scenarios

HAP Scenario

URBAN

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home
MESL EXPENDITURE NEED					
MESL Core*	471.94	536.07	621.74	618.76	882.57
Childcare	...	...	...	...	...
Housing (HAP limit +35% & top-up)	145.29	205.17	205.17	205.38	212.58
Total MESL Expenditure	617.24	741.24	826.91	824.14	1,095.15

NMW SALARY

Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	478.83	478.83	478.83	478.83	478.83

SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	136.00	197.00	197.00	257.00	312.00
BSCFA	...	3.08	8.56	3.08	17.12
Medical Card	GP Visit	Full	Full	Full	Full
Household Income	652.53	743.53	749.01	841.22	937.18

INCOME ADEQUACY	Adequate	Marginal	Inadequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	35.29	2.29	-77.90	17.07	-157.97

Employed Scenarios

HAP Scenario

URBAN

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time
MESL EXPENDITURE NEED					
MESL Core*	476.94	569.87	653.73	623.76	887.57
Childcare	37.06	63.30	23.08	101.59	46.15
Housing (HAP limit +35% & top-up)	150.69	207.97	207.97	208.18	215.48
Total MESL Expenditure	664.70	841.15	884.78	933.54	1,149.20

NMW SALARY

Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	256.50	256.50	256.50	256.50	256.50
Income Tax 2	...	...	...	...	...
USC 2	1.67	1.67	1.67	1.67	1.67
PRSI 2	...	...	...	...	...
Net Salary	733.67	733.67	733.67	733.67	733.67

SOCIAL WEFLARE

Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	44.00	44.00	104.00	159.00
BSCFA	...	3.08	8.56	3.08	17.12
Medical Card	GP Visit	GP Visit	GP Visit	Full	Full
Household Income	771.36	845.36	850.84	943.05	1,039.01

INCOME ADEQUACY	Adequate	Marginal	Inadequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	106.66	4.22	-33.94	9.51	-110.19

Employed Scenarios

HAP Scenario

URBAN

MINIMUM WAGE

TP 1

TP 2a

TP 2b

TP 3

TP 4

Employment Scenario

2 Full-Time

2 Full-Time

2 Full-Time

2 Full-Time

2 Full-Time

MESL EXPENDITURE NEED					
MESL Core*	476.94	569.87	653.73	654.99	917.09
Childcare	88.70	152.53	65.27	214.81	125.80
Housing (HAP limit +35% & top-up)	143.39	194.07	194.07	185.28	192.38
Total MESL Expenditure	709.04	916.48	913.07	1,055.08	1,235.26

NMW SALARY					
Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	48.65	48.65	48.65	48.65	48.65
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	506.25	506.25	506.25	506.25	506.25
Income Tax 2	...	...	...	...	...
USC 2	6.66	6.66	6.66	6.66	6.66
PRSI 2	20.76	20.76	20.76	20.76	20.76
Net Salary	909.01	909.01	909.01	909.01	909.01

SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	...	...	...	54.00
BSCFA	...	...	...	...	17.12
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	946.71	973.63	973.63	1,011.32	1,109.36

INCOME ADEQUACY	Adequate	Adequate	Adequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	237.67	57.15	60.56	-43.76	-125.91

Employed Scenarios Social Housing Scenario RURAL

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home	1 Full-Time & 1 Stay at Home
MESL EXPENDITURE NEED					
MESL Core*	645.35	732.69	806.73	786.64	1,042.09
Childcare	...	...	...	...	...
Social Housing	84.00	81.80	81.80	79.60	77.30
Total MESL Expenditure	729.35	814.49	888.53	866.24	1,119.39
NMW SALARY					
Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	...	...	...	...	...
Income Tax 2	...	...	...	...	...
USC 2	...	...	...	...	...
PRSI 2	...	...	...	...	...
Net Salary	478.83	478.83	478.83	478.83	478.83
SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	136.00	197.00	197.00	257.00	312.00
BSCFA	...	3.08	8.56	3.08	17.12
Medical Card	GP Visit	GP Visit	GP Visit	Full	Full
Household Income	652.53	743.53	749.01	841.22	937.18
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-76.82	-70.97	-139.52	-25.02	-182.21

Employed Scenarios

Social Housing Scenario

RURAL

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time
MESL EXPENDITURE NEED					
MESL Core*	650.35	737.69	811.73	822.71	1,076.52
Childcare	14.47	37.98	23.08	53.68	46.15
Social Housing	96.80	96.60	96.60	96.80	96.60
Total MESL Expenditure	761.62	872.27	931.41	973.19	1,219.27
NMW SALARY					
Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	...	...	...	...	...
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	256.50	256.50	256.50	256.50	256.50
Income Tax 2	...	...	...	...	...
USC 2	1.67	1.67	1.67	1.67	1.67
PRSI 2	...	...	...	...	...
Net Salary	733.67	733.67	733.67	733.67	733.67
SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	44.00	44.00	104.00	159.00
BSCFA	...	3.08	8.56	3.08	17.12
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	771.36	845.36	850.84	943.05	1,039.01
INCOME ADEQUACY	Adequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	9.74	-26.91	-80.56	-30.14	-180.26

Employed Scenarios

Social Housing Scenario

RURAL

MINIMUM WAGE	TP 1	TP 2a	TP 2b	TP 3	TP 4
Employment Scenario	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time	2 Full-Time
MESL EXPENDITURE NEED					
MESL Core*	654.66	737.69	811.73	822.71	1,076.52
Childcare	61.43	117.07	59.86	152.07	114.98
Social Housing	93.00	91.80	91.80	91.00	91.20
Total MESL Expenditure	809.09	946.56	963.39	1,065.78	1,282.70
NMW SALARY					
Gross Salary 1	506.25	506.25	506.25	506.25	506.25
Income Tax <i>(joint assessment for TP)</i>	48.65	48.65	48.65	48.65	48.65
USC 1	6.66	6.66	6.66	6.66	6.66
PRSI 1	20.76	20.76	20.76	20.76	20.76
Gross Salary 2	506.25	506.25	506.25	506.25	506.25
Income Tax 2	...	...	...	...	...
USC 2	6.66	6.66	6.66	6.66	6.66
PRSI 2	20.76	20.76	20.76	20.76	20.76
Net Salary	909.01	909.01	909.01	909.01	909.01
SOCIAL WEFLARE					
Child Benefit	37.69	64.62	64.62	102.31	129.23
Working Family Payment	...	...	...	...	54.00
BSCFA	...	...	...	...	17.12
Medical Card	None	GP Visit	GP Visit	GP Visit	GP Visit
Household Income	946.71	973.63	973.63	1,011.32	1,109.36
INCOME ADEQUACY	Adequate	Adequate	Adequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	137.61	27.07	10.23	-54.45	-173.34

Employed Scenarios Social Housing Scenario URBAN

MINIMUM WAGE	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*	369.41	445.25	513.90	369.41	445.25	513.90
Childcare	23.08	60.56	23.08	52.11	132.86	53.44
Social Housing	88.20	99.40	127.60	93.80	104.40	123.90
Total MESL Expenditure	480.69	605.21	664.57	515.32	682.51	691.23
NMW SALARY						
Gross Salary	256.50	256.50	256.50	506.25	506.25	506.25
Income Tax	...	...	...	15.59	25.59	...
USC	1.67	1.67	1.67	6.66	6.66	6.66
PRSI	...	...	...	20.76	20.76	20.76
Net Salary	254.84	254.84	254.84	463.25	453.25	478.83
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	118.00	149.00	331.00	62.00	99.00	197.00
BSCFA	3.08	3.08	8.56	3.08	3.08	8.56
One-Parent Family / Jobseeker Transitional	254.00	304.00	...	139.00	189.00	...
Fuel Allowance	17.77	17.77	...	17.77	17.77	...
Christmas Bonus	4.88	5.85	...	2.67	3.63	...
Cost of Living Supports	...	...	...	...	...	...
Medical Card	GP Visit	GP Visit	Full	GP Visit	GP Visit	Full
Household Income	684.87	799.14	659.01	720.07	830.34	749.01
INCOME ADEQUACY	Adequate	Adequate	Inadequate	Adequate	Adequate	Adequate
(Household Income - MESL Expenditure)	204.18	193.93	-5.56	204.75	147.83	57.78

Employed Scenarios

HAP Scenario

URBAN

MINIMUM WAGE	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*	369.41	428.23	513.90	369.41	428.23	513.90
Childcare	23.08	60.56	23.08	52.11	132.86	53.44
Housing (HAP limit +35% & top-up)	151.89	214.77	242.97	157.49	219.77	239.27
Total MESL Expenditure	544.38	703.56	779.94	579.02	780.86	806.60
NMW SALARY						
Gross Salary	256.50	256.50	256.50	506.25	506.25	506.25
Income Tax	...	...	...	15.59	25.59	...
USC	1.67	1.67	1.67	6.66	6.66	6.66
PRSI	...	...	...	20.76	20.76	20.76
Net Salary	254.84	254.84	254.84	463.25	453.25	478.83
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	118.00	149.00	331.00	62.00	99.00	197.00
BSCFA	3.08	3.08	8.56	3.08	3.08	8.56
One-Parent Family / Jobseeker Transitional	254.00	304.00	...	139.00	189.00	...
Fuel Allowance	17.77	17.77	...	17.77	17.77	...
Christmas Bonus	4.88	5.85	...	2.67	3.63	...
Cost of Living Supports	...	...	...	...	...	...
Medical Card	GP Visit	Full	Full	GP Visit	Full	Full
Household Income	684.87	799.14	659.01	720.07	830.34	749.01
INCOME ADEQUACY	Adequate	Adequate	Inadequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	140.49	95.59	-120.94	141.06	49.48	-57.60

Employed Scenarios

RURAL

MINIMUM WAGE	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*	459.56	535.51	594.39	459.56	535.51	594.39
Childcare	23.08	35.24	23.08	46.70	97.39	48.03
Housing	90.70	97.80	96.30	104.30	109.80	113.00
Total MESL Expenditure	573.33	668.55	713.76	610.56	742.71	755.41
NMW SALARY						
Gross Salary	256.50	256.50	256.50	506.25	506.25	506.25
Income Tax	...	...	...	15.59	25.59	...
USC	1.67	1.67	1.67	6.66	6.66	6.66
PRSI	...	...	...	20.76	20.76	20.76
Net Salary	254.84	254.84	254.84	463.25	453.25	478.83
SOCIAL WEFLARE						
Child Benefit	32.31	64.62	64.62	32.31	64.62	64.62
Working Family Payment	118.00	149.00	331.00	62.00	99.00	197.00
BSCFA	3.08	3.08	8.56	3.08	3.08	8.56
One-Parent Family / Jobseeker Transitional	254.00	304.00	...	139.00	189.00	...
Fuel Allowance	17.77	17.77	...	17.77	17.77	...
Christmas Bonus	4.88	5.85	...	2.67	3.63	...
Cost of Living Supports	...	...	...	...	...	...
Medical Card	GP Visit	GP Visit	Full	GP Visit	GP Visit	Full
Household Income	684.87	799.14	659.01	720.07	830.34	749.01
INCOME ADEQUACY	Adequate	Adequate	Inadequate	Adequate	Adequate	Inadequate
(Household Income - MESL Expenditure)	111.54	130.59	-54.75	109.51	87.64	-6.41

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 1, 3 & 6)
TP 4	Two Parents with Four Children	two in primary school & two in secondary school (ages 8, 11, 14 & 17)
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
SA Older	Older Person	living alone
CP Older	Older 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	Avg of 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	345.03	1,495.14	1,661.27
Two Bed	453.12	1,963.50	2,181.67
Three Bed	512.58	2,221.19	2,467.99

Data source:
RTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms - 2024Q3

Accessed 19/05/2025