

Social Welfare, Working-Age

2023

URBAN	TP 2a	TP 2b	OP 2a	OP 2b	SA
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	Jobseeker Transition	Jobseeker Private Rented
MESL EXPENDITURE NEED					
MESL Core*	510.68	605.89	399.70	494.92	254.70
Housing	55.90	57.10	38.80	40.00	32.00
Total MESL Expenditure	566.58	662.99	438.50	534.92	286.70
PRIMARY SOCIAL WELFARE					
Adult 1 (JS / OFP)	220.00	220.00	220.00	220.00	220.00
Adult 2 (JS / QA)	146.00	146.00	...	...	...
Qualified Child Increase	84.00	92.00	84.00	92.00	...
Total	450.00	458.00	304.00	312.00	220.00
SECONDARY SOCIAL WEFLARE					
Child Benefit	64.62	64.62	64.62	64.62	...
Fuel Allowance	...	...	17.77	17.77	...
BSCFA	3.08	8.56	3.08	8.56	...
Living Alone	...	...	...	...	...
Telephone Support	...	...	...	...	...
Christmas Bonus	...	...	5.85	6.00	...
CoL Seasonal Bonus	...	...	3.85	3.85	...
CoL Child Benefit	3.85	3.85	3.85	3.85	...
CoL BSCFA	1.92	3.85	1.92	3.85	...
CoL Fuel Allowance	...	...	...	...	...
CoL Living Alone Allowance	...	...	...	...	...
Medical Card	Full	Full	Full	Full	Full
Household Income	523.46	538.87	404.92	420.48	220.00
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-43.12	-124.13	-33.58	-114.44	-66.70

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

Social Welfare, Working-Age

2023 Q4

URBAN	TP 2a	TP 2b	OP 2a	OP 2b	SA
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	Jobseeker Transition	Jobseeker Private Rented
MESL EXPENDITURE NEED					
MESL Core*	513.85	610.00	401.59	497.73	254.74
Housing	55.90	57.10	38.80	40.00	32.00
Total MESL Expenditure	569.75	667.10	440.39	537.73	286.74
PRIMARY SOCIAL WELFARE					
Adult 1 (JS / OFP)	220.00	220.00	220.00	220.00	220.00
Adult 2 (JS / QA)	146.00	146.00	...	...	...
Qualified Child Increase	84.00	92.00	84.00	92.00	...
Total	450.00	458.00	304.00	312.00	220.00
SECONDARY SOCIAL WEFLARE					
Child Benefit	64.62	64.62	64.62	64.62	...
Fuel Allowance	...	...	17.77	17.77	...
BSCFA	3.08	8.56	3.08	8.56	...
Living Alone	...	...	...	...	...
Telephone Support	...	...	...	...	...
Christmas Bonus	...	...	5.85	6.00	...
CoL Spring 2023 Seasonal Bonus	...	...	3.85	3.85	...
CoL Child Benefit	9.23	9.23	9.23	9.23	...
CoL BSCFA	1.92	3.85	1.92	3.85	...
CoL Fuel Allowance	...	...	5.77	5.77	...
CoL January 2024 Double Week	...	...	...	...	...
CoL QCI	3.85	3.85	3.85	3.85	...
CoL WFP	...	...	...	...	...
CoL LA	...	...	...	...	...
Medical Card	Full	Full	Full	Full	Full
Household Income	532.69	548.10	419.92	435.48	220.00
INCOME ADEQUACY	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-37.06	-119.00	-20.46	-102.25	-66.74

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

Social Welfare, Working-Age

2024 F

URBAN	TP 2a	TP 2b	OP 2a	OP 2b	SA
Income Scenario	1 Jobseeker & 1 Stay at Home	1 Jobseeker & 1 Stay at Home	One-Parent Family Payment	Jobseeker Transition	Jobseeker Private Rented
MESL EXPENDITURE NEED					
MESL Core*	550.72	649.29	431.79	530.37	275.66
Housing	60.10	61.30	41.80	43.00	32.00
Total MESL Expenditure	610.82	710.59	473.59	573.37	307.66
PRIMARY SOCIAL WELFARE					
Adult 1 (JS / OFP)	232.00	232.00	232.00	232.00	232.00
Adult 2 (JS / QA)	154.00	154.00	...	...	...
Qualified Child Increase	92.00	100.00	92.00	100.00	...
Total	478.00	486.00	324.00	332.00	232.00
SECONDARY SOCIAL WEFLARE					
Child Benefit	64.62	64.62	64.62	64.62	...
Fuel Allowance	...	...	17.77	17.77	...
BSCFA	3.08	8.56	3.08	8.56	...
Living Alone	...	...	...	...	...
Telephone Support	...	...	...	...	...
Christmas Bonus	...	...	6.23	6.38	...
CoL Spring 2023 Seasonal Bonus	...	...	...	...	...
CoL Child Benefit	...	...	...	...	...
CoL BSCFA	...	...	...	...	...
CoL Fuel Allowance	...	...	...	...	...
CoL January 2024 Double Week	...	...	6.23	6.38	...
CoL QCI	...	...	...	...	...
CoL WFP	...	...	...	...	...
CoL LA	...	...	...	...	...
Medical Card	Full	Full	Full	Full	Full
Household Income	545.69	559.17	421.92	435.71	232.00
INCOME ADEQUACY					
(Household Income - MESL Expenditure)	Inadequate -65.13	Inadequate -151.42	Inadequate -51.67	Inadequate -137.65	Inadequate -75.66

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

Older Adult Household Types

2023

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*		301.27	301.27	366.42	366.42	366.42
Housing		36.60	38.30	54.30	56.00	56.70
Total MESL Expenditure		337.87	339.57	420.72	422.42	423.12
PRIMARY SOCIAL WELFARE						
Pension 1		254.00	265.30	254.00	265.30	265.30
Pension 2 / Living Alone		22.00	22.00	254.00	254.00	176.70
Fuel Allowance		17.77	17.77	17.77	17.77	17.77
Telephone Support Allowance		2.50	2.50	...	...	...
Christmas Bonus		5.31	5.53	9.77	9.99	8.50
CoL Seasonal Bonus		3.85	3.85	3.85	3.85	3.85
CoL Child Benefit	
CoL BSCFA	
CoL Fuel Allowance	
CoL Living Alone Allowance	
Total		305.42	316.94	539.38	550.90	472.12
SOCIAL WEFLARE SUPPORTS						
Household Benefits Package		TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card		FULL	FULL	FULL	FULL	FULL
Household Income		305.42	316.94	539.38	550.90	472.12
INCOME ADEQUACY						
(Household Income - MESL Expenditure)		-32.45	-22.63	118.66	128.48	48.99

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

Older Adult Household Types

2023 Q4

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*		303.92	303.92	368.60	368.60	368.60
Housing		36.60	38.30	54.30	56.00	56.70
Total MESL Expenditure		340.52	342.22	422.90	424.60	425.30
PRIMARY SOCIAL WELFARE						
Pension 1		254.00	265.30	254.00	265.30	265.30
Pension 2 / Living Alone		22.00	22.00	254.00	254.00	176.70
Fuel Allowance		25.46	25.46	25.46	25.46	25.46
Telephone Support Allowance		2.50	2.50	...	...	...
Christmas Bonus		5.31	5.53	9.77	9.99	8.50
CoL Spring 2023 Seasonal Bonus		3.85	3.85	3.85	3.85	3.85
CoL Child Benefit	
CoL BSCFA	
CoL Fuel Allowance		5.77	5.77	5.77	5.77	5.77
CoL January 2024 Double Week	
CoL QCI	
CoL WFP	
CoL Living Alone Allowance		3.85	3.85	...	...	...
Total		322.73	334.25	552.85	564.36	485.58
SOCIAL WEFLARE SUPPORTS						
Household Benefits Package		TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card		Full	Full	Full	Full	Full
Household Income		322.73	334.25	552.85	564.36	485.58
INCOME ADEQUACY						
(Household Income - MESL Expenditure)		-17.79	-7.97	129.94	139.76	60.27

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

Older Adult Household Types

2024 F

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*		326.58	326.58	396.42	396.42	396.42
Housing		38.40	40.10	56.10	57.80	59.70
Total MESL Expenditure		364.98	366.68	452.52	454.22	456.12
PRIMARY SOCIAL WELFARE						
Pension 1		266.00	277.30	266.00	277.30	277.30
Pension 2 / Living Alone		22.00	22.00	266.00	266.00	184.70
Fuel Allowance		17.77	17.77	17.77	17.77	17.77
Telephone Support Allowance		2.50	2.50	...	...	...
Christmas Bonus		5.54	5.76	10.23	10.45	8.88
CoL Spring 2023 Seasonal Bonus	
CoL Child Benefit	
CoL BSCFA	
CoL Fuel Allowance	
CoL January 2024 Double Week		5.54	5.76	10.23	10.45	8.88
CoL QCI	
CoL WFP	
CoL Living Alone Allowance	
Total		319.35	331.08	570.23	581.97	497.54
SOCIAL WEFLARE SUPPORTS						
Household Benefits Package		TRUE	TRUE	TRUE	TRUE	TRUE
Medical Card		Full	Full	Full	Full	Full
Household Income		319.35	331.08	570.23	581.97	497.54
INCOME ADEQUACY						
(Household Income - MESL Expenditure)		-45.63	-35.60	117.71	127.75	41.42

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

EMPLOYED 2023

MINIMUM WAGE	SA	SA
Employment Scenario	Full-Time <i>HAP (+ top-up)</i>	Full-Time <i>Private Rented</i>
MESL EXPENDITURE NEED		
MESL Core*	275.03	258.77
Housing	70.72	298.11
Total MESL Expenditure	345.75	556.88

NMW SALARY		
Gross Salary 1	423.75	423.75
Income Tax 1	16.48	6.87
USC 1	5.01	5.01
PRSI 1	16.91	16.91
Gross Salary 2	...	...
Income Tax 2	...	...
USC 2	...	...
PRSI 2	...	...
Net Salary	385.35	394.97
Medical Card	GP Visit	Full
INCOME ADEQUACY		
	Adequate	Inadequate
(Household Income - MESL Expenditure)	39.60	-161.92

EMPLOYED 2023 Q4

MINIMUM WAGE	SA	SA
Employment Scenario	Full-Time <i>HAP (+ top-up)</i>	Full-Time <i>Private Rented</i>
MESL EXPENDITURE NEED		
MESL Core*	275.48	258.84
Housing	70.72	298.11
Total MESL Expenditure	346.20	556.95

NMW SALARY		
Gross Salary 1	423.75	423.75
Income Tax 1	16.48	6.87
USC 1	5.01	5.01
PRSI 1	16.91	16.91
Gross Salary 2		
Income Tax 2		
USC 2		
PRSI 2		
Net Salary	385.35	394.97
Medical Card	GP Visit	Full
INCOME ADEQUACY		
	Adequate	Inadequate
(Household Income - MESL Expenditure)	39.15	-161.98

EMPLOYED 2024 F

MINIMUM WAGE	SA	SA
Employment Scenario	Full-Time <i>HAP (+ top-up)</i>	Full-Time <i>Private Rented</i>
MESL EXPENDITURE NEED		
MESL Core*	297.25	279.98
Housing	77.12	298.11
Total MESL Expenditure	374.38	578.09

NMW SALARY		
Gross Salary 1	476.25	476.25
Income Tax 1	23.13	8.71
USC 1	6.06	6.06
PRSI 1	19.05	19.05
Gross Salary 2		
Income Tax 2		
USC 2		
PRSI 2		
Net Salary	428.01	442.43
Medical Card	GP Visit	Full
INCOME ADEQUACY		
	Adequate	Inadequate
(Household Income - MESL Expenditure)	53.63	-135.67

EMPLOYED		2023			
MINIMUM WAGE	TP 2a	TP 2b	OP 2a	OP 2b	
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	Full-Time	Full-Time	
MESL EXPENDITURE NEED					
MESL Core*	561.21	656.38	403.77	524.30	
Childcare	51.19	23.08	133.48	65.96	
Social Housing	81.40	81.40	89.70	82.10	
Total MESL Expenditure	693.79	760.85	626.96	672.36	
NMW SALARY					
Gross Salary 1	423.75	423.75	423.75	423.75	
Income Tax (<i>joint assessment for TP</i>)	...	...	22.55	...
USC 1	5.01	5.01	5.01	5.01	
PRSI 1	16.91	16.91	16.91	16.91	
Gross Salary 2	214.70	214.70			
Income Tax 2	...	...	
USC 2	...	...	
PRSI 2	...	...	
Net Salary	616.53	616.53	379.28	401.83	
SOCIAL WEFLARE					
Child Benefit	64.62	64.62	64.62	64.62	
Working Family Payment	46.00	46.00	75.00	...	
BSCFA	3.08	8.56	3.08	8.56	
OFF / JST	...	...	189.00	191.08
Fuel Allowance	...	...	17.77	17.77
Christmas Bonus	...	...	3.63	3.67
Cost of Living Supports	9.62	11.54	9.62	11.54	
Medical Card	GP Visit	GP Visit	Full	GP Visit	
Household Income	739.84	747.24	741.99	699.07	
INCOME ADEQUACY	Adequate	Inadequate	Adequate	Adequate	
(Household Income - MESL Expenditure)	46.05	-13.61	115.03	26.70	

EMPLOYED		2023 Q4		
MINIMUM WAGE	TP 2a	TP 2b	OP 2a	OP 2b
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	Full-Time	Full-Time
MESL EXPENDITURE NEED				
MESL Core*	565.39	661.51	405.68	527.75
Childcare	51.19	23.08	133.48	65.96
Social Housing	81.40	81.40	89.70	82.10
Total MESL Expenditure	697.98	765.99	628.86	675.81
NMW SALARY				
Gross Salary 1	423.75	423.75	423.75	423.75
Income Tax (<i>joint assessment for TP</i>)	...	...	22.55	...
USC 1	5.01	5.01	5.01	5.01
PRSI 1	16.91	16.91	16.91	16.91
Gross Salary 2	214.70	214.70	...	...
Income Tax 2	...	...	...	...
USC 2	...	...	...	...
PRSI 2	...	...	...	...
Net Salary	616.53	616.53	379.28	401.83
SOCIAL WEFLARE				
Child Benefit	64.62	64.62	64.62	64.62
Working Family Payment	46.00	46.00	75.00	...
BSCFA	3.08	8.56	3.08	8.56
One-Parent Family / Jobseeker Transit	...	...	189.00	191.08
Fuel Allowance	...	...	17.77	17.77
Christmas Bonus	...	...	3.63	3.67
Cost of Living Supports	22.69	24.62	32.31	34.23
Medical Card	GP Visit	GP Visit	Full	GP Visit
Household Income	752.92	760.32	764.69	721.76
INCOME ADEQUACY				
	Adequate	Inadequate	Adequate	Adequate
(Household Income - MESL Expenditure)	54.94	-5.67	135.82	45.95

EMPLOYED		2024 F			
MINIMUM WAGE	TP 2a	TP 2b	OP 2a	OP 2b	
Employment Scenario	1 Full-Time & 1 Part-Time	1 Full-Time & 1 Part-Time	Full-Time	Full-Time	
MESL EXPENDITURE NEED					
MESL Core*	604.41	702.93	436.12	561.59	
Childcare	55.76	23.08	142.59	69.23	
Social Housing	86.70	86.70	97.00	88.80	
Total MESL Expenditure	746.87	812.71	675.70	719.62	
NMW SALARY					
Gross Salary 1	476.25	476.25	476.25	476.25	
Income Tax (<i>joint assessment for TP</i>)	3.13	3.13	26.28	...	
USC 1	6.06	6.06	6.06	6.06	
PRSI 1	19.05	19.05	19.05	19.05	
Gross Salary 2	241.30	241.30	...	...
Income Tax 2	...	...	...	...
USC 2	0.21	0.21	...	...
PRSI 2	...	...	...	...
Net Salary	689.11	689.11	424.86	451.14	
SOCIAL WEFLARE					
Child Benefit	64.62	64.62	64.62	64.62	
Working Family Payment	35.00	35.00	83.00	...	
BSCFA	3.08	8.56	3.08	8.56	
One-Parent Family / Jobseeker Transit	...	...	184.00	185.90
Fuel Allowance	...	...	17.77	17.77
Christmas Bonus	...	...	3.54	3.58
Cost of Living Supports	...	...	3.54	3.58
Medical Card	GP Visit	GP Visit	Full	GP Visit	
Household Income	791.80	797.28	784.40	735.13	
INCOME ADEQUACY	Adequate	Inadequate	Adequate	Adequate	
(Household Income - MESL Expenditure)	44.93	-15.43	108.69	15.51	