

2018/19

## Review & Rebase

MINIMUM ESSENTIAL STANDARD OF LIVING

REPORT AUTHORS

Olivia McEvoy,
Bernadette Mac Mahon DC,
and Robert Thornton

WORKING FOR SOCIAL AND ECONOMIC CHANGE TACKLING POVERTY AND SOCIAL EXCLUSION

## 2018/19

## Review & Rebase

## MINIMUM ESSENTIAL STANDARD OF LIVING

#### MESL RESEARCH TEAM

Dr Bernadette Mac Mahon DC VPS/ Director

Robert Thornton Senior Research & Policy Officer

Olivia McEvoy Researcher

Hannah Boylan Researcher

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The Vincentian Partnership for Social Justice
Ozanam House
53 Mountjoy Square
Gardiner Street
D01 T6W6

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## Introduction

This Report presents the 2018/2019 Review and Rebase of the Minimum Essential Standard of Living data for Households in Ireland.

The Vincentian Partnership for Social Justice (VPSJ) Minimum Essential Standard of Living (MESL) research works with members of the public to reach agreement on the minimum income needed to have this standard of living. The research identifies the goods and services required 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 VSPJ Consensual Budget Standards (CBS) 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 expenditure data is adjusted on an annual basis to reflect current costs and the content of the different Household's Budgets (e.g. Food, Clothing, Household Goods) have been reviewed on a six yearly basis to ensure the items reflect current consumer preferences. This Report reviews the content of the different Household Budgets and rebases the costs of goods and services.

## MESL Research Background

The Vincentian Partnership for Social Justice (VPSJ) uses the Consensual Budget Standards methodology to establish the cost of a Minimum Essential Standard of Living (MESL) for individuals and households in Ireland. Through working with multiple deliberative focus groups and engaging in interactive in-depth discussions, a socially negotiated consensus is reached on the goods and services required for an MESL.

The focus is on 'needs not wants' and the research produces a detailed, comprehensive and transparent list, of over 2000 goods and services, which members of the public agreed as necessary to meet physical, psychological and social needs at a minimum but socially acceptable living standard. These goods and services constitute the contents of the 15 areas of household expenditure (e.g. Food, Clothing, Education, Travel, Household Energy) which form the Minimum Essential Standard of Living budgets. From this data, budgets specifying the actual average weekly cost of an MESL are compiled. To-date MESL budgets cover 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's 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 the ability to participate in activities regarded as normal by the general population and have as dignified minimum standard of living which is regarded as acceptable by society.

The MESL shines a unique 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 and households cannot afford the necessary goods and services which are associated with this standard of living. Households have to choose between essentials when doing their weekly shopping.

#### A Minimum Essential Standard of Living

- > Is a standard of living below which no one should be expected to live
- > 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 living 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, and 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 budget standards research has its origins in the plea of a small group of women in 1998 who were members of an Active Citizenship Group in a disadvantaged area in Dublin;

"Will no one tell the decision-makers what it is like to live on Social Welfare payments or the National Minimum Wage?" "Will no one show them just what people need to make ends meet and to have a life with dignity?"

In response to this request the VPSJ undertook, in 1999, a study of 118 low income households in a number of areas in Dublin. These households were dependent for their weekly income on Social Welfare Payments and/or the National Minimum Wage. This research 'One Long Struggle – a Study of Low Income Households' (2000) found that the majority of households could not "make ends meet" and were constantly in debt. The experience led the VPSJ to focus future research on the cost of a standard of living which meets physical, psychological and social needs at a minimum but socially acceptable level.

#### Extent of the MESL Dataset

Since 2004, the VPSJ has undertaken a considerable number of research projects in both urban and rural areas and has established MESL budget standards for a broad range of household types and compositions. The expenditure data is adjusted annually, using Consumer Price Index (CPI) sub-indices, to estimate changes in minimum living costs. The contents of the different household budgets e.g. Food, Clothing, Household Goods and Services etc. are reviewed periodically to ensure that the goods and services reflect current consumer choices.

#### 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 4 distinct stages of Childhood:

- Infant
- Pre-School
- Primary School
- Secondary School

Further information on the household budgets is available on the VPSJ's Minimum Essential Budget Standards Research Centre website, www.budgeting.ie.

Members of the public can use the Minimum Income Standard Calculator, www.misc.ie, to identify their minimum expenditure and income needs.

### MESL - Adjusted Annually, Periodically Reviewed & Rebased

Each year the cost of the MESL budgets is adjusted to take into consideration changes in the rates of inflation. This process involves the use of detailed Sub-Indices Inflation Rates and the repricing of specific items in the context of the available CPI data and the structure of the MESL data.

As already stated the contents of each area of household expenditure (Food, Clothing, etc.) are reviewed periodically by deliberative focus groups using the Consensual Budget Standards methodology. This involves the examination of the contents of each area of household expenditure and making the changes necessary to ensure that the contents reflect current consumer choices.

The contents of the updated expenditure areas are then repriced and rebased ensuring, as far as possible, that the contents and the cost of the MESL are in line with ongoing developments.

# The Review and Rebase Process, 2018/2019

The last review of the MESL budgets took place in 2012. In the course of which the 2006 budgets (the first to be established by the VPSJ using the Consensual Budgets Standards methodology) were reviewed and rebased. The 2012 budgets were the outcome of this review. They contained changes to the 2006 budgets e.g. subtractions and additions as well as amendments to the expenditure data.

The 2012 review was based on the content of each of the household budgets established in 2006. It involved, as was the case in 2018, the establishment of focus groups for each Household Type and the use of the Consensual Budgets Standards methodology.

The outcome of the socially negotiated consensus resulted in the agreement to retain a large number of the items from the 2006 budgets and to add a number of new items. The costing of the items in the newly established 2012 budgets took two forms;

- The items in the 2006 budgets which were retained by the 2012 focus groups were price adjusted according to inflation rates over the 6-year period.
- New items were priced directly by using the then current retail price.

The 2018/2019 review differs in a number of respects from that of 2012. The former reflects the advances of knowledge and experience accumulated during the six-year period as well as the financial resources available in 2018 and not in 2012.

While the costing of items in the 2012 budget took the two forms, the 2018 Review/Rebase used one form - all items were priced in line with current retail prices.

In the course of the 2018-2019 review the 2012 budgets were reviewed and rebased. This entailed the establishment of deliberative focus groups for the following Household Types:

#### Households with children:

- One Parent and Two Parent Households with a Baby (approx. 9 Months) and a Pre-School Child.
- One Parent and Two Parent Households with a Primary and Secondary School aged Child.

#### Households without Dependent Children:

- Pensioners (Pensioner Couple and Lone Pensioner)
- Working-Age Adults (Single Adult and Cohabiting Couple)

The following is an outline of the deliberative focus group process, based on the Consensual Budget Standards methodology:

## Stage 1: Establishment and Tasks of Focus Groups

Four different focus groups were established for each Household Type. Each group had a specific role which led to the final socially negotiated consensus.

Each Focus Group consisted of representatives of the Household Type under consideration and were drawn from different geographical locations and socio-economic backgrounds. Through a deliberative discussion process they reached a socially negotiated consensus on the goods and services required for a Minimum Essential Standard of Living. The rationale for the Consensual Budget Standards methodology is that a group consisting of people with the direct experience of the relevant Household Type are in the best position to make decisions about a socially acceptable minimum standard of living for that household. Experts e.g. nutritionists/household energy experts are consulted when necessary.

The duration of each focus group meeting was approximately three hours. The first part of each meeting consisted of an orientation session in which members developed a shared understanding of key concepts e.g. Minimum, Essential, Needs not Wants etc. Illustrations of the hypothetical households and posters with the shared understanding of key concepts were provided to ensure that while personal experience enables the participants to appreciate the needs of a similar Household Type to that to which they belong, decisions were determined by socially negotiated consensus on needs and are not limited to the personal experience of individual members of the group.

#### Tasks of the Focus Groups:

Four different focus groups were established for each Household Type – 16 in total.

Each group had a specific role which contributed to the final consensus.

- Group 1 Reviewed the content of all 15 budget areas in the course of 2 meetings.
   Reached a consensus on changes.
- Group 2 Concentrated on the items changed by group 1. Reached a consensus on changes.
- Group 3 Focused on the items on which there was no consensus by Group 1 and Group 2. Reached a consensus on changes.
- Group 4 Rural groups Considered the final changes and urban and rural differences. Reached a consensus on changes.

The groups considered the following 15 areas of expenditure: Food, Clothing, Health Related Costs, Household Goods, Household Services, Personal Care, Communications, Social Inclusion and Participation, Education, Transport, Household Energy, Personal Costs, Childcare, Insurance, Savings and Contingencies, and other costs which had been excluded.

#### Timeline of the Focus Groups:

May –September 2018, carried out focus groups with Households with Children:

- One and Two Parent Households with a Baby (approx. 9 Months) and a Pre-School Child
- One and Two Parent Households with a Primary and Secondary School Age Child

June to September 2019, carried out focus groups with Households without Dependent Children:

- Pensioners (Pensioner Couple and Lone Pensioner)
- Working-Age Adults (Single Adult and Cohabiting Couple).

### Stage 2: Constructing the New Budgets

Phase 1 - Members of the VPSJ Research Team worked with the focus groups for each Household Type as they reviewed the different areas of expenditure and reached a socially negotiated consensus on changes.

Phase 2 - Changes in each area of household expenditure were recorded. The VPSJ Research Team amended the 2012 budgets to incorporate these changes. This process involved removing items, replacing/upgrading items, and adding new items. When necessary, the expected lifespan of items and quantity of items were also changed to reflect the final content changes by the focus groups.

## Stage 3: Rebasing the Prices

This involved establishing the current price for each item in the MESL budgets through a combination of online pricing, visiting retailers and telephone calls. It also involved desk-based price-comparison exercises and averaging exercises. Many of the retailers and service providers identified by the Urban Focus Groups were also used by the Rural Focus Groups. In cases where this did not apply the Rural Focus Group selected rural specific retailers and service providers.

When the rebasing of the prices was completed the VPSJ Team compared the 2012 prices with the rebased 2018/2019 prices for each budget item. Steps were taken to ensure that

any change in price was not due to differences in the standard of the item being re-priced, with the exception of cases in which the focus groups specified a change in standard. When the focus group specified a change in standard such a change was regarded as a change in content and not a change in price.

## Stage 4: Analysis

The revised and rebased MESL figures for all of the Household Types were analysed in detail to understand and account for differences between the 2012 and the 2018/2019 costs of MESL. The Research Team sought to establish the extent to which the change in costs over time were due to changes in content, because of changes in consumer preferences, changes in price to factors related to inflation.

# MESL Review & Rebase: Continuity and Change

#### Key themes

This section outlines the key themes that emerged from the review and rebase process.

- Overall, there were no major differences between the types of goods and services required for an MESL in 2012 and those required in 2018.
- The methodology tracked changes over time for some budget items. Advances in technologies meant that some budget items were removed, replaced or upgraded. The methodology also tracked the point at which a new technology came to be recognised as a need and not merely a want, and was accepted as a requirement.
- There were changes in how goods and services are bought. For many households
  direct debit replaced payment by cash. In the 'personal costs' budget category banking
  charges were added. This development led to savings in areas such as Household
  Energy.
- Changes in Government Policy have influenced the cost of an MESL e.g. free GP care for children under 6 years.

#### Some changes in public perception impacted on household expenditure.

- While in 2012 children's birthdays and Christmas gifts were seen as covered, cost wise, by the 'Savings budget' in 2018/2019 they were recognised as important events with specific expenditure requirements and are included in the Social Inclusion Social Participation budget.
- The focus groups in 2018/2019 were very aware of the importance of meeting psychological and social needs as well as physical needs. While the 2012 focus groups were also conscious of the need to meet psychological and social needs they made less reference to them in the course of group discussions and consensus building.
- There were changes in two areas of household expenditure Clothing and Household Goods which might be seen as differences over time in the perception of a minimum standard. Some of the decisions in 2012 were seen in 2018 as too frugal with regard to quantities of items and life spans. They applied to a small number of items in both the Clothing and Household Goods budgets. The differences in perception were explained by the Pensioner Groups who believed that low-cost goods in 2012 were of a higher quality than in 2018/2019. They also pointed out that there are more low-cost retailers in 2018/2019 than was the case in 2012 and this resulted in greater competition and variation in the quality and cost of goods.

## How Content Changes Contribute to the Change in the Cost of an MESL

This section demonstrates how content changes, made by the 2018/2019 review focus groups, may or may not have contributed to the change in the MESL cost. The budget areas with the biggest increases in MESL cost (Communications and Social Inclusion and Participation) are included in this analysis. Other significant content changes are also highlighted.

The graphs demonstrate the change in the weekly MESL cost for each household, by expenditure category, from 2012 to 2018/2019.

There are changes in the core MESL costs, as a result of the Review and Rebase. When compared to the cost of an MESL at the previous base, 2012, the change ranges between an increase of 6.7% (in the budget for the Single Adult) and a decrease of 4.2% (in the budget for the Pensioner Couple). This section will also highlight the rural differences, where relevant, in each expenditure area.

#### Legend for Graphs

Infant: 9-Month-old Baby Pre-School: Pre-School Child

Primary: Primary School age Child Secondary: Secondary School age Child

TP: Two Parents
OP: One Parent
LP: Lone Pensioner
PC: Pensioner Couple
SA: Single Adult

#### Clothing

This budget area contains all the main clothing and footwear necessary, at a minimum level, for all the seasons. It also includes underwear, nightwear and personal accessories (e.g. wallet, watch). Adults have an annual minimal dry-cleaning allowance for a coat and/or a suit.



Graph 1 – Change in weekly MESL Clothing budget, by individual type (2012 – 2018/19)

As can be seen in the graph, the change in cost of clothing ranges from a weekly reduction of €3.33 (Single Adult, without children) to a weekly increase of €5.57 (Pensioner Couple). The latter increase accounting for two people.

Approximately half of the change in weekly cost of the Single Adult's Clothing budget can be explained by content changes made by the 2018/2019 review focus groups. The main change being the removal of the use of the "Laundrette." Up to 2013, the Working-Age Adults, without Children, in an urban area were assumed to be living in a bedsit. The budgets have since become more tenure neutral and applicable to a broader range of housing scenarios. This is partly due to a change in legislation in 2013 which saw the introduction of new legislation that places a ban on bedsits and the minimum standards for rented housing improved. It is now required that private landlords provide access to a washing machine.

The graph demonstrates that the Clothing budgets with the largest increase were those for the Pensioner Couple. While changes in content to this budget were minimal the majority of them related to the Male budget. For the most part the changes were due to an increase in the quantity of particular items and account for approximately 15% of the price increase in the Clothing budget for the Pensioner Couple.

The increase in the weekly cost of the Secondary School Child's Clothing budget is due to increases in price over time. Some of the cost increases are offset by content changes made

by the 2018/2019 review focus groups. The most impactful being the reduction in "trainers" from three pairs, to two pairs annually. The Secondary School Age Child's footwear budget still includes:

Footwear	Quantity	Lifespan
Shoes	1	52 weeks
Trainers (non-brand)	1	52 weeks
Trainers (branded)	1	78 weeks
Flip-Flops	1	52 weeks
School Shoes <sup>1</sup>	1	52 weeks

The 2018/2019 review focus groups adjusted the Father's footwear to include "Work Boots." Previously work boots were only included when living in a rural area. The numbers of trainers were increased, by the focus groups, for parents from one to two pairs one of which would have a brand name.

The Primary School Age Child's footwear was reviewed by the 2018/2019 review groups. They made changes to ensure footwear is from a quality retailer, making them more suitable for children's growing feet, and more durable. For these reasons, and to "fit in" with peers, the retailer for shoes and trainers was changed.

#### Rural Differences

The rural differences and additions in the Clothing budget remain closely aligned to the differences established in the initial rural study in 2009 and reviewed in 2012. These include the addition of: wellington boots and high visibility bibs, as well as buying some items in local shops in the nearest town (e.g. local jeweller, local dry cleaner).

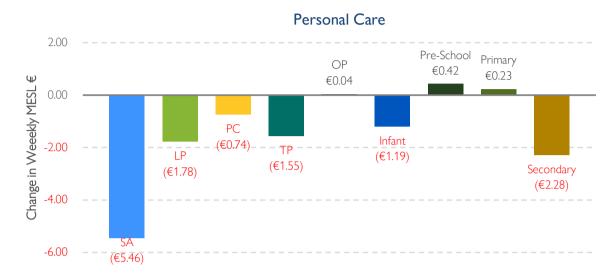
The 2018/2019 review focus groups discussed how local clothing shops were closing because people travel for better prices. Rural households face higher transport costs than urban counterparts with access to adequate public transport. The need to travel, and use a private car, to access more affordably priced goods means the cost of clothing is greater for those in rural areas.

For children residing in rural areas, the reviewed budget now includes extra "water-proof" gear.

<sup>&</sup>lt;sup>1</sup> School uniform costs (including school shoes) are counted in the Education category.

#### Personal Care

This budget area includes all the personal hygiene and grooming items, and services required, at a minimum level; from toothpaste and shampoo to cosmetics and haircuts.



Graph 2 – Change in weekly MESL Personal Care budget, by individual type (2012 – 2018/19)

The graph demonstrates that, the biggest change is the weekly reduction of €5.46 for the Single Adult, without Children. This is partly due to the 2018/2019 review focus groups changing the retailer in which most of the hygiene and grooming products are purchased to Lidl/Aldi. The rationale for this change was the lower price for the same quality items, but also the convenience of doing their grocery shopping in the same store. These items were previously purchased in a pharmacy, or another multi-national grocery store (e.g. Tesco).

The 2018/2019 review focus groups actually added items to the Personal Care budget, for households without children. The Male budgets (Working-Age and Pensioner) were adjusted to reflect a current minimum standard. This meant the addition of conditioner and face wash for both, and moisturiser, shaving gel, and upgrading from disposable razors for the Male Pensioner.

For the Female Working-Age Adult without Children, the 2018/2019 review focus groups increased the quantity of cosmetics to reflect the frequency that these items would be used. The focus group participants pointed out that: "women need to look and feel good about themselves." A previous study undertaken by the VPSJ describes the impacts on a woman's self-confidence of not being able to afford the cost of a minimum number of cosmetics."

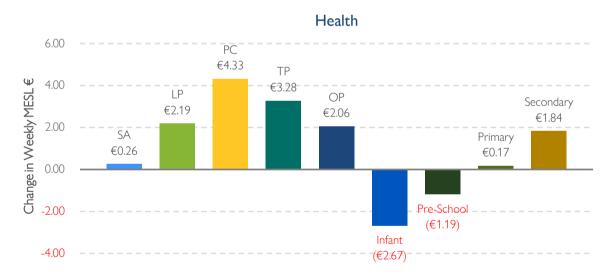
These additions were offset by the reduction in the cost of the Personal Care budget area overall.

The decision to remove all "gifts" from the MESL Personal Care budgets by the 2018/2019 review focus groups resulted in the price of aftershave being included in the total cost of the personal care budget for the Male Pensioner. This explains why the weekly cost of Personal Care for the Pensioner Couple has not decreased as much as the Lone Pensioner budget, which in 2012 is based on the Female Pensioner's budget only. The impact of the other changes made to the male Pensioner's budget, as mentioned above also contribute to the lower decrease.

The changes, excluding the Single Adult, range from a weekly reduction of €1.78 (Lone Pensioner) to a weekly increase of €0.42 (Pre-School Child). These represent minimal cost changes, and minimal content changes by the 2018/2019 review focus groups.

#### Health

This budget category includes health care items bought over the counter (e.g. paracetamol) and main health care services such as GP, optician and dentist visits. In the case of Pensioners, visits to chiropodists are also included. It also includes the purchase of prescription medication.



Graph 3 – Change in weekly MESL Health budget, by individual type (2012 – 2018/19)

As can be seen in the graph, the change in cost of Health ranges from a weekly reduction of €2.67 (Infant) to a weekly increase of €4.33 (Pensioner Couple). The latter increase accounting for two-people.

The 2018/2019 review focus groups increased the quantity of over the counter pain medication for all household types, with the rationale that the amount allocated wasn't sufficient to alleviate the conditions for which they were required (examples given: headaches, muscle pain, migraines, teeth, sickness, sports injury and menstrual cramps). This

increase had an impact on the cost of Health, especially for Adults (Parents, Working-Age and Pensioners).

The 2018/2019 review focus groups for Pensioner households added one "long-term prescription medication." They stated it was "too optimistic" or "unrealistic" not to include it, and "even healthy pensioners have a number of prescriptions, and at least one long-term prescription." This content change, along with an increase in the amount of pain medication discussed above, is responsible for the increase in the weekly cost of Health for Pensioners.<sup>2</sup>

The weekly MESL cost of Health has reduced for an Infant and a Pre-schooler. In 2015, free GP care was made available for all children under six<sup>iii</sup>. The provision of this service has reduced minimum Health costs for families with young children. Compared to 2012, the Health budget would have increased by €3.09 per week for Pre-schoolers and €4.66 per week for Infants, if this universal service had not been introduced.

The graph shows that the weekly cost of the Health budget has reduced by -€1.19 for Preschooler and -€2.67 for Infants, by comparison. The increase of visits to the GP for this age group was explained by the risk of contracting illnesses, which is greater in formal childcare settings than in situations in which the child is cared for in the family home. Because of policy change regarding free GP care of under 6s this increase has no effect on the cost of the reviewed budget.

The Secondary School Age Child's Health budget has increased by €1.84 per week, a relatively bigger increase when compared to the other children's Health budgets on the graph. Content changes by the 2018/2019 review focus groups (e.g. addition of Acne cream) account for a small proportion of the change, but primarily this is as a result of increases in the cost of services, such as GP and Dentist visits.

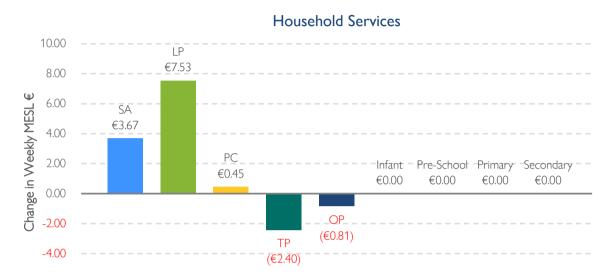
#### Household Services

This MESL budget area covers the necessary Household-related service charges such as: waste charges, boiler service etc.

The graph shows that there have been increases over time in the weekly MESL cost of Household Services, especially for the Single Adult, without Children ( $\leq$ 3.67) and the Lone Pensioner ( $\leq$ 7.53).

 $<sup>^2</sup>$  When assessing the adequacy of social welfare supports and/or assessing minimum income needs, the Medical Card is taken into account where appropriate. As it is a means tested support it is not incorporated until this stage.

For the Lone Pensioner the increase in the graph (€7.53) can be largely explained by content changes by the 2018/2019 review focus groups. The main changes arose from a discussion around the types of jobs Lone Pensioners felt they cannot do anymore for themselves, or which their late husband used to do, such as mowing the lawn and small repair jobs. For this reason, there was an "Odd-Jobs" allowance added. It amounts to approx. €30 monthly.



Graph 4 - Change in weekly MESL Household Services budget, by individual type (2012 - 2018/19)

As discussed above (see Clothing) in reference to Working-Age households without Children, there has been a change in the assumptions around tenure. In this MESL budget category, it led to the addition of waste charges, in 2012 it was assumed this household type would reside in private rented accommodation and these charges would be included in rent. The waste charges account for the weekly increase of €3.67, as shown on the graph, for this budget area.

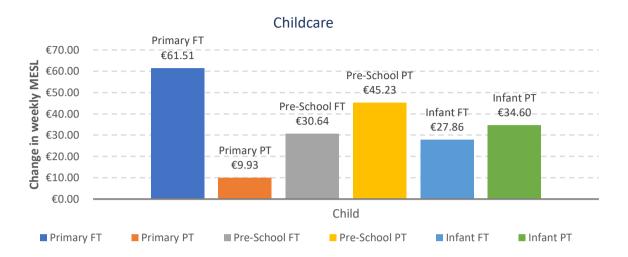
#### Childcare

This MESL budget area only applies to households with children. The Childcare costs for each relevant child are assigned to that child's individual budget.

This budget area shows the biggest increases in weekly MESL cost, ranging from €9.93 (Primary School Age Child, Part-Time) to €61.51 (Primary School, Full-Time).

For the Primary School Age Child, the content changes account for the dramatic increase in full-time Childcare costs, and for the lesser increase for part-time Childcare costs. The consensus was that in a scenario where parents are in full-time employment, the child should be in a TUSLA approved after-school service, which covers after-school and school holidays. In 2012, for the same scenario, a relative/friend was paid for the full-time care of the child.

This is no longer the case. A switch from a relative/friend minding the child to a professional TUSLA approved after-school service has more than doubled this budget area.



Graph 5 – Change in weekly MESL Childcare budget, by child age-group (2012 – 2018/19)

It was acceptable to the 2018/2019 review focus groups that a relative/friend still minds the Primary School Child for the part-time childcare scenario i.e. when parents work part-time for the hours their child is at school. The relative/friend is paid to mind this child for school holidays only. This has not changed since 2012. However, amount paid to this friend has doubled from €50 to €100 per week.

Infants and Pre-Schoolers are to be cared for in a crèche for the hours that their parents are at work. There is no change in that regard since 2012. However, the methodology for arriving at the cost of crèche fees has altered. The figures for the Pre-Schooler are derived from the most recent Pobal report<sup>iv</sup>, at the time of the research. The report details the cost of full-day care, part-time care and sessional care in urban and rural areas. The cost of after-school services, discussed above, are also based on the figures provided in the same Pobal report.

To verify these costs, an informal cost of Childcare telephone survey was conducted in six urban areas, and five rural areas. The average of the prices, in each area, was only marginally different from those of the Pobal findings.

In the experience of the focus groups, the crèche fees for infants are higher than those for other children. They also discussed their experiences with crèches that were unwilling to take their babies, upon finishing maternity leave. The Pobal data does not differentiate childcare costs by child age-group, consequently the available data did not reflect the reality

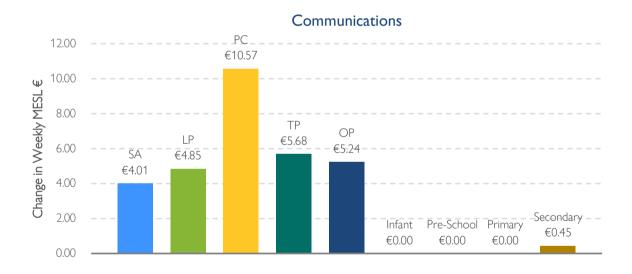
of higher costs for infants.<sup>3</sup> The rebased childcare costs for this age-group are directly priced, based on a telephone survey with 16 crèches (8 Urban and 8 Rural) conducted by the research team. The average cost for full-time care, and the average cost of part-time care were then based on the figures provided.

#### Other Findings

The discussions in the 2018/2019 review focus groups mirrored the findings in earlier VPSJ research. Some comments from the focus groups included: "there's a complete lack of support" and "it's not worth your while working, you're working and missing out on time with your kids, just to work to pay for childcare."

#### Communications

This budget includes the cost of stamps for posting letters (and registered post in some cases), a smart phone (for adults and second level age children), mobile phone credit, home internet and associated costs, and a landline for rural and Pensioner households.



Graph 6 - Change in weekly MESL Communications budget, by individual type (2012 - 2018/19)

The graph shows that there have been increases in the weekly MESL cost of Communications, the largest for Pensioner Couple (€10.57) and Two-Parents (€5.68). Both budgets represent two people.

The increase to all the adult's Communications budgets can be explained by a single content change made by the review focus groups. They updated the home internet section of the budget: broadband with Wi-Fi for multiple devices replaced a "3G Dongle" for a single

<sup>&</sup>lt;sup>3</sup> The 2017/18 Pobal report did not provide a breakdown of average childcare costs by age-group. However, the subsequent report for 2018/19 has provided this breakdown, and the data was used to inform the childcare costs in the 2020 MESL update.

computer. It was agreed that everybody needs to be able to access the internet. This switch also means including the initial cost for delivery and installation. This cost is applied every three years to allow households to switch and avail of cheaper deals.

The mobile phone was upgraded to a smart phone (for use of Google, Google Maps, to get the Leap Card app). The removal of the camera, from the Social Inclusion budget, means the smart phone is now also the only means of taking pictures.

The 2018/2019 Pensioner review focus groups made several additional changes to the content of this budget area, which explain the increase. These include: a laptop<sup>4</sup>, printing allowance in the local library, and registered post. The 2018/2019 Pensioner focus groups discussed the developments which led to a laptop, becoming a necessary part of everyday life (e.g. online banking, billing, using government department websites, ROS, booking a bus etc.). These changes lead to savings in other areas.

#### Rural Difference

In terms of the communications budget, the 2018/2019 review Rural Focus Groups added a landline to the budget. They felt it was a necessary part of rural life due to unpredictable phone coverage.

#### Education

This budget area includes school-age children's school related costs, including uniforms, books, stationery and other school-going costs. Computer equipment for the household's educational needs (as well as related costs and stationery) are also included<sup>5</sup>. For Working-Age adults without children, there is also an allowance for an education course for upskilling.

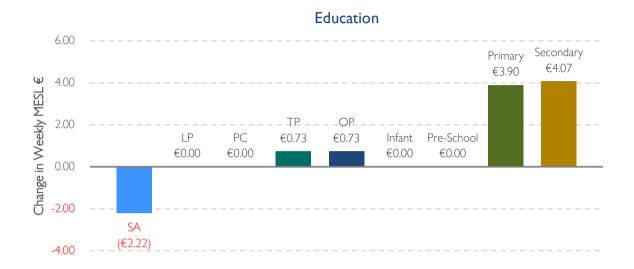
The weekly MESL cost for school age children has increased by €3.90 for the Primary School Age Children and by €4.07 for the Secondary School Age Children, as displayed in the graph above.

The school booklist and uniform list were updated to reflect current requirements and prices. The school booklist and uniforms are responsible for almost half of the Education budget (49.43%) for the Secondary-School Age child. Changes in this area accounts for approx. a quarter of the increase displayed on the graph (23% or €0.94). The school booklist and uniforms are responsible for approx. two-thirds (66.33%) of the Primary-School

<sup>&</sup>lt;sup>4</sup> Laptop is in the education budget for other households.

<sup>&</sup>lt;sup>5</sup> As noted previously, a laptop computer (and related costs) are included in the Communications category for Pensioner household types.

Age Child's Education budget. The update of the booklist and uniforms accounts for over half (54% or €2.12) of the increase displayed on the graph for the Primary-School Age Child.



Graph 7 — Change in weekly MESL Education budget, by individual type (2012 — 2018/19)

The 2018/2019 review focus groups adjusted the school-children's Education budgets to include the Voluntary Contribution Fee (at €250 for Secondary School and €100 for Primary School annually). The focus groups deliberated on whether to include the Voluntary Contribution Fee. The main reasons for including it varied between parent's recent experience of feeling pressurised to pay it and a desire "to support schools" and their opinion that many schools were "underfunded from the Department."

A number of school principals were consulted in order to understand more about the purpose of the payment. One principal said: "last year without the voluntary contribution and fundraising the school would have been in deficit to the tune of around €24,000. This additional source of funding is used to pay for building maintenance, upkeep of the school grounds and facilities, maintenance of the school bus, to pay for sports coaches, to cover costs during the year for students/parents who cannot or will not pay for various activities − "we do not allow any student to be disadvantaged because of financial constraints but that means that we need some source of income to take that situation into consideration. This is a voluntary contribution. We do not chase parents for it or penalise students whose parents have not paid. That said, we do send out reminders because the funding is vital to providing an education for those children."

The other costs associated with Education (general school fee, education trips, school trips, and exam fees at second level) have also increased in cost, since the rebase in 2012.

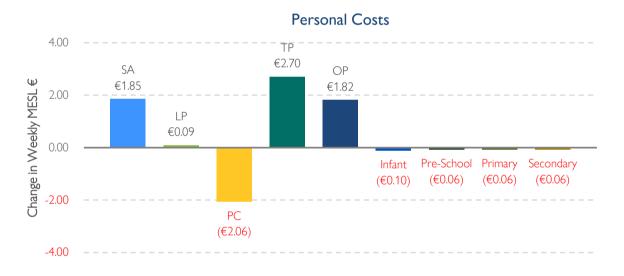
For the Secondary School Age Child these increases were offset slightly by the removal of the cost allotted for "after-school study" by the 2018/2019 review focus groups. The

rationale being that the Household Good's budget for a Secondary School Age Child includes a "study desk and chair," therefore it was possible to study at home and avoid, what they described as the "extortionate" rates for "after-school study" in Secondary Schools.

The change in the weekly MESL cost of Education for Parents and Working-Age Adults ranges from a weekly decrease of €2.22 (Single Adult, Without Children) to a weekly increase €0.73 (Parents). The decrease in the Working-Age single adult household type's education related costs is due to no longer regarding a printer as a minimum need for a household without children, an allowance for printing locally replaces the cost of a printer.

#### **Personal Costs**

This MESL budget category typically includes passport fees, a small donation to charity, banking fees and a trade union subscription for those in employment.



Graph 8 - Change in weekly MESL Personal Costs budget, by individual type (2012 - 2018/19)

Banking fees are an addition that was made by the 2018/2019 review focus groups. The minimum cost of living is being influenced not just by what goods and services are required but by how people buy them. The groups regarded having a bank account and being able to avail of direct debit contracts, as a basic norm. The graph shows that there are weekly increases for Two Parents ( $\leq$ 2.70), One Parent ( $\leq$ 1.82) and Working-Age Adults, without Children ( $\leq$ 1.85). This is due to the addition of banking fees.

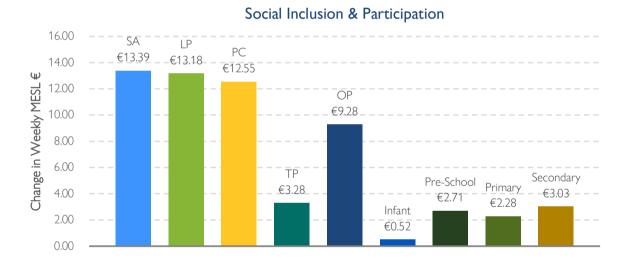
At the time of pricing the reviewed baskets multiple banks offered fee free banking to over 60's. Consequently, the inclusion of a bank account has not resulted in the introduction of bank fees for pensioner household type budgets.

A reduction in the cost of a passport has offset slightly the introduction of banking fees. This change in cost results in a weekly reduction in Personal Costs for each child age-group.

All the budgets include a modest allowance for supporting charities, this was agreed as €2 per week per household. In the 2012 budgets all households included the same allowance, with the exception of the Pensioner Couple household type which had a €4 allowance per week. The review focus groups adjusted the Pensioner Couple household type to €2 per week, as an acceptable minimum (in line with the other household types). This change explains why their Personal Costs decreased.

#### Social Inclusion & Participation

This MESL budget category includes a range of goods and services that help to facilitate participation in society, such as: exercise/sports activities, a short holiday in Ireland, a weekly newspaper, books and opportunities to socialise with friends and family. As well as relevant household items, such as Christmas decorations. For the Pensioner Living Alone, this budget also includes a pet cat.



Graph 9 - Change in weekly MESL Social Inclusion & Participation budget, by individual type (2012 - 2018/19)

Only a small proportion of this change in cost can be explained by content changes made by the review focus groups. The increases we see here are primarily as a result of change in prices, since the last rebase in 2012.

The increase in weekly Social Inclusion costs for children range from €0.52 (Infant) to €3.03 (Secondary School Age Child). Generally, children's Social Inclusion costs do increase by age. The main changes to the Children's budgets by the 2018/2019 review focus groups was the addition of specific provision for Christmas presents and birthday parties. Children's Social Inclusion budgets also increased due to a general sense of increased costs, which resulted to an increase in pocket money.

Parents Social Inclusion budgets increased. There have been some changes in this area for Parents, with items removed, replaced and added (discussed in more detail below). Cumulatively, these content changes, made by the 2018/2019 focus groups, account for approx. 15.3% or  $\leq$ 0.50 of weekly increase in cost for this budget area for Two Parents ( $\leq$ 3.28). The remainder of the differences between 2012 and 2018 is due to changes in cost since 2012.

Content changes, made by the 2018/2019 review focus groups, can explain why the One-Parent Social Inclusion budget has increased more than the same Two Parent budget, which represents two people. Previously, in the 2012 budget, the accommodation for the one-week family holiday in Ireland was a mobile home, crucially, shared with another One Parent family. This meant that the cost of renting the mobile home was halved. The group consensus was that the family would rent their own mobile home. This shift explains over half (or  $\leq 5.08$ ) of the weekly cost increase for the One-Parent of  $\leq 9.28$ .

Households without children (Pensioner and Working Age) see the highest increase to the weekly cost of their Social Inclusion budgets. Only a small proportion of this change can be explained by content changes made by the 2018/2019 focus groups. This is because the removals, additions and replacements come close to cancelling each other out.

The main change for Working-Age Households, without Children, is gym membership replacing a GAA membership. The focus groups felt that the allocation for sports and exercise should be based on the cost of a gym membership. On the basis that the budgets are not prescriptive, the amount allocated for the monthly membership to the gym could alternatively be used for membership to a local sports club and the necessary gear. This household type also saw the addition of Christmas decorations, for the first time.

The 2018/2019 review focus groups captured changes over time and replaced or removed any goods or services that were no longer relevant: camera, DVD rental (coinciding with removal of DVD player in household goods), encyclopaedia, pocket diary, world atlas, music downloads, blank video tapes/cassettes and so on. Families with Children increased the frequency in which they go out for meals together, to a low-cost fast-food restaurant from three to four times annually.

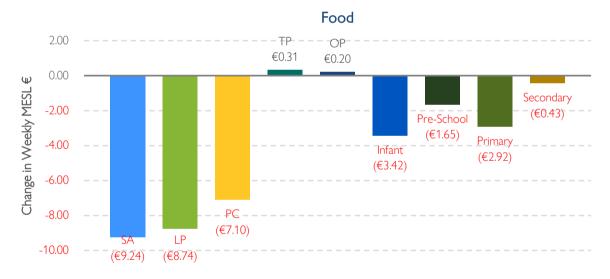
For Working-Age Adult without children household types DVD rental (and DVD player) is replaced by a subscription to an online streaming service (e.g. Netflix). The rationale given by the focus groups was that the inclusion of Netflix for this household type promotes social inclusion by enabling them to engage in peer group discussion. Other household types regarded free streaming services (e.g. RTE Player) as an acceptable minimum.

#### Rural Difference

For rural household types without children, the Social Inclusion budgets include tickets for four local GAA games (€10 each or €5 for Pensioners). People felt that in order to be a part of the community they would attend the local team's matches at home. The focus groups pointed out that the catchment area for rural teams is large and that the games bring together people who might not otherwise meet.

#### Food

The Food budgets, for all Household members, are based on nutritionally balanced weekly menus. They also include provisions for the social aspects of food, which vary by household. Parents and Working-Age Adults have a monthly takeaway, as a break from cooking; and Working-Age Adults also have a deli-lunch on a Friday. Pensioners are allotted "extra for visitors." The review focus groups also argued strongly for the need for a specific allocation in the food basket for additional food costs for Christmas. It was agreed that an amount equivalent to an additional average week's food grocery bill would be appropriate for this.



Graph 10 – Change in weekly MESL Food budget, by individual type (2012 – 2018/19)

#### Pensioner's Food Budget

The Pensioner's weekly Food budget decreased in cost since the 2012 review. For the most part the differences in the price in the majority of the food items accounts for the reduction in costs. While in 2012 a large number of items were bought in Aldi/Lidl with the exception of two items all the food items in 2018/2019 including meat were purchased in these retailers.

The difference in the cost of the Food Basket between 2012 and 2018/2019 was less for the Pensioner Couple than that for the Single Pensioner. The lesser difference in the case of the

Pensioner Couple can be explained by the adjustment to the content of their Food basket. The addition of the following items was made in 2018/2019 to ensure greater correspondence between the weekly food basket and the weekly menus; coleslaw, cranberry juice, spaghetti, pasta sauce and tinned tomatoes and an increase in the quantity of brown bread. This adjustment had already been made to the Food basket of the Single Pensioner in 2012.

#### Single Adult

There were minor changes to this Food budget. In 2012 ten items were bought in retailers other than Aldi. In 2018 this number was reduced to one item. In 2012 it was assumed that the Single Adult of Working-Age would have the Sunday dinner in the family home. This assumption was not supported by the 2018/2019 focus groups. The cost of the Sunday dinner is included in the Food budget. Differences in the cost between 2012 and 2018 are also due to reductions in prices.

#### Households with Children

There were limited changes to the content and costs of the Food budgets for Households with Children. While in 2012 the weekly Food budgets contained nine items purchased in retailers other than Aldi/Lidl in 2018 this number was reduced to three: tea, coffee and Flora. Two food items were added to the 2018 budget: stewing beef and peppers, and one item was removed: dried apricots. For the most part the reduction in the price of the majority of food items would account for the differences in Food costs between 2012 and 2018/2019.

#### **Rural Differences**

In 2012 approximately 11 food items were bought locally. In 2018/2019 this number was reduced to 3- bread, milk and the take-away meal. While it was recognised as economical to buy only perishable goods locally there was a recognition of the importance of supporting the local shop if it was not to close.

#### Household Goods

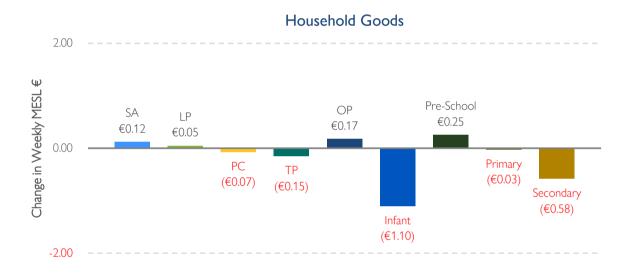
This budget includes a wide range of necessary household items, such as furnishings for every room, floor coverings, paint, textiles and soft furnishings, curtains, blinds etc., appliances, kitchen and hardware items and other household necessities.

The content changes for this budget area, did not have a notable impact on weekly costs. There have been additions, subtractions and replacements that have cancelled each other out, for the most part. The following is an overview of these content changes by the 2018/2019 review focus groups.

The focus groups identified changes over time and removed any items they agreed were no longer relevant (such as: CD player, DVD player, stereo system, cassette player). These needs are being met in other ways (e.g. using the internet as opposed to an encyclopaedia).

The tumble dryer was removed, because a clothes horse, washing line and radiator can be used instead. This is contingent on the dwelling having enough space to dry clothes. It is also contingent on the number of people in the household. Parents agreed that households with more than two children, would require a tumble dryer as part of their minimum needs.

The addition of reusable shopping bags, is an outcome of the effectiveness of the Plastic Bag Environmental Levy.vi

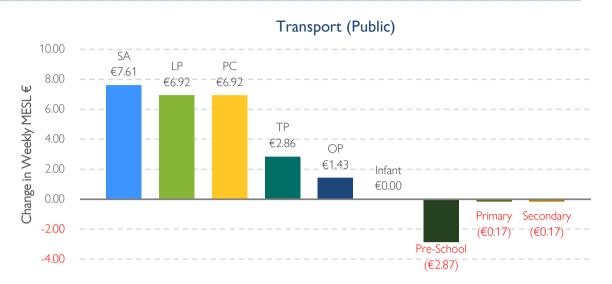


Graph 11 - Change in weekly MESL Household Goods budget, by individual type (2012 - 2018/19)

As stated earlier, in 2012 the urban Single Adult of Working-Age Household type, without Children, a bedsit was regarded as an acceptable minimum form of accommodation. This has now changed to a one-bedroom dwelling. In terms of household goods, this has resulted in modest changes, such as bed clothes for a double bed now replacing those for a single bed.

A significant change by the 2018/2019 review focus groups for Pensioners was the addition of a house alarm system because "feeling secure is important for elderly people" and recognised as a basic psychological need. It is a minimum unmonitored alarm system.

#### **Transport**



Graph 12 - Change in weekly MESL Transport (Public) budget, by individual type (2012 - 2018/19)

In an urban area this comprises the use of public transport, the cost of the night bus once weekly (for Working-Age Adults without Children only), and for all Households without Children a small monthly taxi allowance.

#### **Public Transport**

The Leap Card scheme was applied to the budgets in 2015, replacing the 30-day Rambler ticket at that time. The allowance for adults is based on the Dublin City Bus weekly fare cap. The Leap Card Dublin City Bus day rate fare, for one day per week, is included in the children's public transport budgets, where applicable.<sup>6</sup>

The budget of both the Pensioner households, Lone Pensioner and Pensioner Couple, were adjusted by the 2018/2019 review focus groups to include a monthly taxi allowance of €30. This accounts for the total of the weekly increase in this area, as prior to this the Pensioner's transport budgets comprised only of the Free Travel Pass.

For Working-Age Adults without Children, the 2018/2019 review focus groups added a monthly taxi allowance of €20 for the Single Adult and €30 for the Cohabiting Couple.

#### Private Transport

In a rural area, or any area with no accessible public transport, households need a car. The MESL budget includes the costs associated with owning, running and maintaining a car. As well as, a weekly parking allowance.

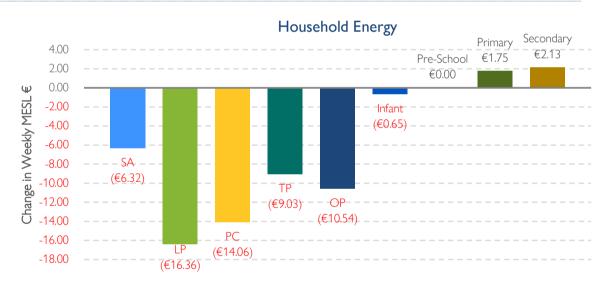
<sup>&</sup>lt;sup>6</sup> The baby and pre-schooler have no MESL public transport costs.

A significant change to the private transport budget area was the increase in the allocation to "repairs & maintenance". In the 2012 budgets, the allocation covered an annual car service. In 2018/2019 the allocation was increased to also cover wider maintenance costs, such as the periodic replacement of tyres, light bulbs, timing belt, battery, etc.

The 2018/2019 review focus groups added a weekly "parking allowance" for Working-Age Adults without Children and for Pensioners. This excludes the cost of parking at hospitals, for Pensioners, which was discussed at length in the focus groups and which would have dramatically increased the weekly parking costs.

For older people, aged 70 or over, a certification of fitness to drive is required from a GP. They can also only apply for a maximum of a 3-year licence. The private transport budget was adjusted to reflect this legislation. This meant the addition of a doctor's visit every three years, and a reduction in the lifespan of the driving license.

#### Household Energy



Graph 13 – Change in weekly MESL Household Energy budget, by individual type (2012 – 2018/19)

Low cost appliances with improved efficiency are now available, many are rated 'A' for efficiency. This has an impact on the amount of energy being used, and therefore the cost of Household Energy, some examples include: washing clothes uses 20% less energy for same number of washes, the fridge freezer uses 70% less energy than the it's equivalent in the 2012 household goods baskets.

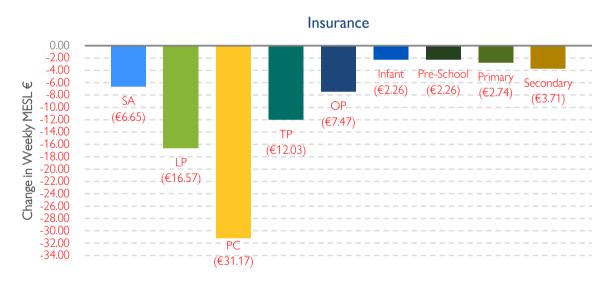
There were some reductions in usage, such as the groups agreeing that a tumble drier was only a need for larger households (more than 2 Children). There were some changes in usage, such as a Primary School Child now having a shower every day, as opposed to a bath less frequently. There are also more electrical devices in the household e.g. router for

broadband & wi-fi and smartphones which need to be charged. Overall both the electricity and heating energy consumption is lower in the reviewed basket.

Previously the MESL Energy cost was based on standard rates from Electric Ireland and Bord Gais, but with multiple providers and discounted rates now the norm, the cost is now based on "shopping around" for a lower cost option. The market has changed to offer contracts, with discounts for bundling (getting electricity and gas from same provider), for paying by direct debit, getting bills online, etc.

The reduction in usage and the decision of the focus groups to use prices based on discounted rates has resulted in the reduction of the Energy cost identified in the MESL budgets 2018/2019. If household was not able to avail of these discounted rates, the price paid for same basket of Energy needs could be significantly higher and a household could be vulnerable to Energy Poverty.

#### Insurance



Graph 14 – Change in weekly MESL Insurance budget, by individual type (2012 – 2018/19)

Depending on the Household in question, this MESL budget category can include private health insurance, car insurance, home-content insurance, life assurance and/or funeral insurance. The cost of Insurance is updated annually.

The only addition to this MESL budget category was for Pensioner households. The 2018/2019 review focus groups discussed planning for funeral costs. The addition of funeral insurance (credit union) is a reaction to a failure to restore the "bereavement grant" in 2014. The focus group consensus was that the cost of their funeral could not "to fall on those that are left behind."

The cost of Health Insurance in the MESL budgets has decreased over the six-year period, especially for Pensioner household types. The focus group discussions on Health Insurance identify it as a minimum need in situations where a household is not eligible for a Medical Card, and detail the expectations for what Health Insurance should provide. The VPSJ research team identify the package which best meets the criteria established by the focus groups. This exercise is undertaken on an annual basis in preparation for the annual update of Household Insurance expenditure.

## Savings & Contingencies

There were no changes to this MESL budget area.

#### Urban and Rural Differences

The Rural Focus Groups were asked to identify and discuss the differences between the cost of living in rural and urban areas. Differences between the content of urban and rural budgets were considered in previous specific Household budget sections, e.g. Food, Clothing, of this report.

This section looks at the areas with the biggest differences, in terms of cost, between urban and rural areas. The four areas with the biggest difference in the cost are: Food, Transport, Household Energy and Childcare. There is little difference in the cost of the other MESL budgets, between urban and rural areas, although the content and retailers do differ slightly.

The minimum **Food** budget is more expensive in a rural area because some food items are priced in the local shop (e.g. milk and bread). The Rural Focus Groups explained that due to the distance to the nearest supermarket they would use the local shop for certain perishable items.

The rural **Transport** budget is more expensive than that for urban areas. Because of the lack of public transport, the rural budget is based on the cost of private transport and includes the cost of owning and maintaining a car. The urban budget on the other hand is based on the cost of public transport.

The 2018/2019 rural review focus groups stressed the ongoing issues with Transport. Pensioners didn't experience the benefit of the "free travel", and all the participants in this study were dependent on a car for transport. According to the focus groups, not having a car could also lead to problems associated with social isolation including mental health and well-being. The car continues to be described by focus groups as a "need" and "essential."

The Household Energy budget is higher in a rural area because it is based on the cost of home-heating oil, as opposed to gas.

For an MESL, the cost of **Childcare** is lower in a rural area. (See section on Childcare)

There were other issues, specific to rural areas, that emerged from discussions with the focus groups. Although they could not be addressed by the MESL budgets, they were nonetheless important to consider.

Employment was a problem for Working-Age Adults without Children, who represent a younger demographic in rural areas. Many in this group found it very difficult to get stable work locally. "You have to leave the area to get a good job. There are many people dependent on Social Welfare transfers for their income or engaged in part-time work. Most of the local jobs are associated with projects of the DEASP. They are temporary and are more like a plaster". The dearth of meaningful employment was seen as partly responsible for mental health problems in rural areas. "Not being able to get a job has a spin off effect - low morale and depression."

For the members of the Rural Focus Groups, good facilities, convenience and access to services were seen as associated with urban areas. They spoke of the lack of infrastructure "You always have to travel a distance to get what you need." The closure of Post Offices and small local shops were seen as due to the lack of infrastructure. The absence of a social centre or a meeting point was recognised as leading of the breakdown of "the social fabric of rural society." "We used to know everyone for 10 miles now you don't know your neighbour."

"Isolation and Ioneliness in the countryside" were seen, in particular by the Pensioner Focus Groups, as the outcome of closing community centres. Many have witnessed the growing isolation of older people and the "killing of communities."

## Summary

The Review and Rebase process consisted of four stages. The first stage was the review in 2018/2019 by deliberative focus groups on the relevance in 2018/2019 of the goods and services identified by the focus groups in 2012 as necessary for a Minimum Essential Standard of Living (MESL). Four focus groups were established for each of the Household Types - Households with Children, Households of Adults without Children. Each focus group had a specific task which contributed to the final negotiated consensus on the goods and services required for an MESL in 2018/2019.

The second stage dealt with the establishment of the 2018/2019 household budgets which entailed the amendment of the 2012 budgets by incorporating changes (additions, subtractions). Stage 3 consisted of the rebasing of the prices of the content of the newly reviewed budgets, and Stage 4 analysed the changes in expenditure which took place between 2012 and 2018/2019.

A number of key themes emerged from the review process:

- The consistency over time of many goods and services between 2012 and 2018.
- The impact of Policy changes (positive and negative) on the cost of an MESL.
- Developments in technology which impacted the Communications budget.

The main section of this report considered how the changes to the content of the budgets may or may not have contributed to changes in the cost of an MESL. In some cases, the content changes had a direct impact on costs (e.g. the increase in the cost of the weekly Communications budget). In other cases, the changes in the weekly costs were primarily due to the difference in prices between 2012 and 2018/2019 (e.g. Social Inclusion and Participation budget). It is necessary to note that in some instances it was difficult to quantify the exact impact due to changing costs. For example, if the unavailability of the original 2012 retailer made it necessary to use a different one in 2018/2019. Differences in pricing methodology made by the VPSJ Research Team in 2018/2019 (e.g. Childcare and Transport) are also explained. The main section also outlines the main differences between the urban and rural budgets.

## Conclusion

The 2018/2019 Review and Rebase of the 2012 MESL data demonstrated the importance of the regular review of the content of each of the household budgets. The minimum essential standard of living which meets physical, psychological, and social needs at a minimum but socially acceptable level has remained relatively constant over time for the content of the majority of the budget areas. However, developments in Government Policy and advances in technology have impacted the content of areas such as Health, Transport and Social Inclusion and Participation.

The study also identifies changes in the cost of goods and services at two points in time — 2012 and 2018/19. It does not give consideration to the differences in outcome between two approaches to establishing changes over time — direct pricing of goods and services at two points in time 2012 and 2018/19 and that resulting from the annual adjustments of costs based on CPI over the same period. The rebase of prices using direct pricing instead of calculating increases in inflation over time raised the question of the adequacy of the annual CPI data in estimating changes in cost over time of the more limited number of items which constitute the Shopping Baskets associated with an MESL. The VPSJ hopes to explore this matter further and in the meantime the research team will use a more limited time span e.g. 2-3 years to establish changes in cost over time.

The MESL Budgets for 2020 are available on the website www.bugeting.ie. They are based on data from the 2018/2019 Review/Rebase adjusted in cost up to March 2020.

#### **Endnotes**

 $https://www.housing.gov.ie/sites/default/files/publications/files/guide\_to\_minimum\_standards\_in\_rented\_accommodation.pdf\\$ 

 $https://www.citizensinformation.ie/en/housing/renting\_a\_home/repairs\_maintenance\_and\_minimum\_physical\_st~and ards.html$ 

https://www.svp.ie/social-justice/publications-submissions/publications/stories-of-struggle-2018.aspx

https://www2.hse.ie/services/gp-visit-cards/gp-visit-cards.html

<sup>iv</sup> Pobal Early Years Sector Profile Report 2017/2018:

https://www.pobal.ie/app/uploads/2018/11/Early-Years-Sector-Profile-Report-2017-2018.pdf

https://www.svp.ie/social-justice/publications-submissions/publications/stories-of-struggle-2018.aspx

vihttps://www.citizensinformation.ie/en/environment/waste\_management\_and\_recycling/plastic\_bag\_environmental\_levy.html

viihttps://www.citizensinformation.ie/en/social\_welfare/social\_welfare\_payments/death\_related\_benefits/standard\_bereavement\_grant.html

<sup>&</sup>lt;sup>1</sup> Minimum standards for rented housing:

<sup>&</sup>quot;Stories of Struggle link to full report:

Free GP visit cards entitlements:

<sup>&</sup>lt;sup>v</sup> Stories of Struggle link to full report:

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## **ABOUT THE VPSJ**

The VPSJ is a Vincentian initiative, established in 1995, to work for social and economic change, tackling poverty and social exclusion.

The VPSJ's distinctiveness comes from the Vincentian focus on the dignity and potential of every human being, and in particular on people who experience disadvantage.

This translates into a commitment to working with people living with social and economic exclusion, in order to bring about the change necessary for a more just and inclusive Ireland.

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53 Mountjoy Square
Gardiner Street
D01 T6W6

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The contents of the report are not attributable to the Minister for Employment Affairs and Social Protection or the Department of Employment Affairs and Social Protection.