

WORKING PAPER

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# A 'LIVING WAGE' IN IRELAND

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Appendices

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Vincentian Partnership for Social Justice

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JANUARY 2014

**V**INCENTIAN  
**P**ARTNERSHIP  
FOR SOCIAL  
JUSTICE

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## Appendix A – MIS Calculations

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The tables in the following pages detail the Minimum Income Standard (MIS) calculations for each of the Living Wage household compositions.

Each table provides the results of the household income calculations, assessing tax liability and social welfare entitlement, for multiple stages of the MIS calculations. The calculations start at the National Minimum Wage, €8.65 per hour, and each iteration represents a €0.10 increase in hourly salary.

The tables detail the product of the MIS calculations in steps of €0.50 or €1.00, until the Minimum Income Standard is reached for the household composition. In addition the income points where eligibility for supports such as Family Income Supplement, One-Parent Family Payment and the Medical Card, are noted.



# URBAN Two Parent, 2 Children - Dual Income (2 Full-Time)

NMW

MIS

- Med Card

Hourly Rate	8.65	9.15	9.65	10.15	10.65	11.15	11.65	12.15	12.65	13.15	13.55	13.65	14.15	15.15
Expenditure	922.57	922.57	922.57	922.57	922.57	922.57	922.57	922.57	922.57	922.57	922.57	922.57	979.91	979.91
Net Salary	627.75	656.25	655.80	682.80	709.80	736.80	763.80	790.80	817.80	844.80	866.40	871.80	886.86	938.61
Social Transfers	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
Household Income	687.75	716.25	715.80	742.80	769.80	796.80	823.80	850.80	877.80	904.80	926.40	931.80	946.86	998.61
Adequacy	-234.82	-206.32	-206.77	-179.77	-152.77	-125.77	-98.77	-71.77	-44.77	-17.77	3.83	9.23	-33.05	18.70

Salary

Gross Salary 1	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	508.13	511.88	530.63	568.13
Income Tax 1	2.77	10.27	17.77	25.27	32.77	40.27	47.77	55.27	62.77	70.27	76.27	77.77	83.85	98.85
USC 1	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	15.87	16.47	16.62	24.04	26.67
PRSI 1	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.33	20.48	21.23	22.73
Gross Salary 2	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	508.13	511.88	530.63	568.13
Income Tax 2														
USC 2	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	15.87	16.47	16.62	24.04	26.67
PRSI 2	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.33	20.48	21.23	22.73
Net Salary	627.75	656.25	655.80	682.80	709.80	736.80	763.80	790.80	817.80	844.80	866.40	871.80	886.86	938.61

Child Benefit	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
FIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

OFF

Fuel Allowance

Rent Supplement

Social Transfers	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	GP Visit	GP Visit





**URBAN** Two Parent, 4 Children - Dual Income (2 Full-Time)

- FIS

	NMW		PRSI	- BSCFA				- Med Card						
Hourly Rate	8.65	9.15	9.65	10.15	10.65	11.15	11.65	12.15	12.65	13.15	13.65	14.15	14.65	15.15
Expenditure	1091.04	1091.04	1091.04	1091.04	1091.04	1091.04	1091.04	1091.04	1091.04	1164.98	1164.98	1164.98	1164.98	1164.98
Net Salary	627.77	656.27	655.82	682.82	709.82	736.82	763.82	790.82	817.82	835.77	861.65	887.52	913.40	939.27
Social Transfers	251.85	234.85	234.85	207.31	191.31	175.31	159.31	142.31	142.31	122.31	122.31	122.31	122.31	122.31
Household Income	879.62	891.12	890.67	890.13	901.13	912.13	923.13	933.13	960.13	958.08	983.95	1009.83	1035.70	1061.58
Adequacy	-211.42	-199.92	-200.37	-200.91	-189.91	-178.91	-167.91	-157.91	-130.91	-206.90	-181.03	-155.15	-129.28	-103.40
Salary														
Gross Salary 1	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	511.88	530.63	549.38	568.13
Income Tax 1	2.75	10.25	17.75	25.25	32.75	40.25	47.75	55.25	62.75	68.19	75.69	83.19	90.69	98.19
USC 1	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	21.42	22.73	24.04	25.36	26.67
PRSI 1	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.48	21.23	21.98	22.73
Gross Salary 2	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	511.88	530.63	549.38	568.13
Income Tax 2														
USC 2	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	21.42	22.73	24.04	25.36	26.67
PRSI 2	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.48	21.23	21.98	22.73
Net Salary	627.77	656.27	655.82	682.82	709.82	736.82	763.82	790.82	817.82	835.77	861.65	887.52	913.40	939.27
Child Benefit	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31	122.31
FIS	118.00	101.00	101.00	85.00	69.00	53.00	37.00	20.00	20.00	0.00	0.00	0.00	0.00	0.00
BTSCFA	11.54	11.54	11.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OFP														
Fuel Allowance														
Rent Supplement														
Social Transfers	251.85	234.85	234.85	207.31	191.31	175.31	159.31	142.31	142.31	122.31	122.31	122.31	122.31	122.31
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	GP Visit	GP Visit	GP Visit	GP Visit







**URBAN** One Parent, 1 Child - Single Income (1 Full-Time)

MIS

Hourly Rate	15.65	16.15	16.65	17.15	17.65
Expenditure	564.15	564.15	564.15	564.15	564.15
Net Salary	521.64	535.14	548.64	562.14	575.64
Social Transfers	30.00	30.00	30.00	30.00	30.00
Household Income	551.64	565.14	578.64	592.14	605.64
Adequacy	-12.51	0.99	14.49	27.99	41.49

Salary

Gross Salary	586.88	605.63	624.38	643.13	661.88
Income Tax	22.15	25.90	29.65	33.40	37.15
USC	19.62	20.37	21.12	21.87	22.62
PRSI	23.48	24.23	24.98	25.73	26.48
Net Salary	521.64	535.14	548.64	562.14	575.64

Child Benefit	30.00	30.00	30.00	30.00	30.00
FIS	0.00	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00
OFP	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00

Rent Supplement

Social Transfers	30.00	30.00	30.00	30.00	30.00
Medical Card	Full	Full	Full	Full	Full





**URBAN** One Parent, 2 Children - Single Income (1 Full-Time)

MIS

Hourly Rate	26.15	26.55	26.65	27.65	28.65
Expenditure	814.47	814.47	814.47	814.47	814.47
Net Salary	747.83	755.48	757.40	776.52	795.65
Social Transfers	60.00	60.00	60.00	60.00	60.00
Household Income	807.83	815.48	817.40	836.52	855.65
Adequacy	-6.64	1.01	2.93	22.05	41.18

Salary

Gross Salary	980.63	995.63	999.38	1036.88	1074.38
Income Tax	158.20	164.35	165.89	181.26	196.64
USC	35.37	35.97	36.12	37.62	39.12
PRSI	39.23	39.83	39.98	41.48	42.98
Net Salary	747.83	755.48	757.40	776.52	795.65

Child Benefit	60.00	60.00	60.00	60.00	60.00
FIS	0.00	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00
OPF	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00

Rent Supplement

Social Transfers	60.00	60.00	60.00	60.00	60.00
Medical Card	Full	Full	Full	Full	Full







## URBAN One Parent, 3 Children - Single Income (1 Full-Time)

Hourly Rate	35.65	36.65	37.65	38.65
Expenditure	894.86	899.45	899.45	899.45
Net Salary	900.15	919.07	937.07	955.07
Social Transfers	90.00	90.00	90.00	90.00
Household Income	990.15	1009.07	1027.07	1045.07
Adequacy	95.29	109.62	127.62	145.62

### Salary

Gross Salary	1336.88	1374.38	1411.88	1449.38
Income Tax	302.77	317.22	332.60	347.97
USC	80.48	83.11	85.73	88.36
PRSI	53.48	54.98	56.48	57.98
Net Salary	900.15	919.07	937.07	955.07

Child Benefit	90.00	90.00	90.00	90.00
FIS	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00
OFP	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00

### Rent Supplement

Social Transfers	90.00	90.00	90.00	90.00
Medical Card	GP Visit	None	None	None





**URBAN** One Parent, 4 Children - Single Income (1 Full-Time)

MIS

Hourly Rate	36.45	36.65	37.65	38.65
Expenditure	1036.85	1036.85	1036.85	1036.85
Net Salary	914.81	918.41	936.41	954.41
Social Transfers	122.31	122.31	122.31	122.31
Household Income	1037.12	1040.72	1058.72	1076.72
Adequacy	0.27	3.87	21.87	39.87

Salary

Gross Salary	1366.88	1374.38	1411.88	1449.38
Income Tax	314.81	317.88	333.26	348.63
USC	82.58	83.11	85.73	88.36
PRSI	54.68	54.98	56.48	57.98
Net Salary	914.81	918.41	936.41	954.41

Child Benefit	122.31	122.31	122.31	122.31
FIS	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00
OFP	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00

Rent Supplement

Social Transfers	122.31	122.31	122.31	122.31
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit



## URBAN Two Adults, No Children - Dual Income (2 Full-Time)

### NMW

Hourly Rate	8.65
Expenditure	531.22
Net Salary	628.02
Social Transfers	0.00
Household Income	628.02
Adequacy	96.80

### Salary

Gross Salary	324.38
Income Tax	0.76
USC	9.61
PRSI	0.00
Gross Salary 2	324.38
Income Tax 2	0.76
USC 2	9.61
PRSI 2	0.00
Net Salary	628.02

Child Benefit	0.00
FIS	0.00
BTSCFA	0.00
OFP	0.00
Fuel Allowance	0.00
Rent Supplement	0.00
Social Transfers	0.00
Medical Card	None

## Appendix B – Alternative Living Wage Calculations

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A number of alternative Living Wage calculations were carried out in order to facilitate further analysis of the Living Wage rate calculated and the assumptions contained within the main calculations. The alternative calculations establish what the Living Wage rate would be in the following situations:

1. Alternative employment patterns, in order to reduce the cost of childcare
2. Alternative housing cost based on Rent Supplement maximum rent ceiling
3. Living Wage excluding all benefits – Child Benefit, ECCE Scheme and Medical Card

### I – Alternative Employment Patterns

The employment pattern modelled in the Living Wage calculations is based on all the adults in each household composition being employed full-time. This pattern of employment was selected as it maximises hours worked, thereby giving the highest gross salary for the hourly wage rate in question. This limits the hourly MIS rate needed for each household composition. However, for the household compositions with children this employment pattern also maximises childcare costs.

Given that the cost of adequate full-time childcare can be so great it was decided to also examine the effect on the Living Wage rate when the calculation is based on employment patterns requiring only part-time childcare. By basing the calculation on an employment pattern which includes Part-Time employment the cost of childcare is reduced, thereby decreasing the household compositions expenditure needs.

Two additional sets of Living Wage calculations were carried out which examined other employment patterns for the One and Two Parent household compositions, the following employment patterns were examined:

- i Two Parent household compositions, 2 Adults Full-Time  
One Parent household compositions, Adult Part-Time
- ii Two Parent household compositions, 1 Adult Full-Time & 1 Adult Part-Time  
One Parent household compositions, Adult Part-Time

The first of these alternatives changed the employment pattern of the One Parent household compositions to Part-Time employment; no change was made to the other household compositions employment patterns. This employment pattern does reduce the costs of childcare for the One Parent household compositions, and thereby the overall expenditure need of the household compositions is reduced. Consequently the overall gross salary need for each of the One Parent household compositions is also reduced.

However, as the employment pattern in this scenario is based on working 19 hours per week for the One Parent household compositions the hourly wage required increases significantly. Consequently, this alternative employment pattern results in a higher rate for the Living Wage (€15.30 per hour), and does not result in a higher proportion of household compositions being covered.

The second alternative set of employment patterns again places the adult in the One Parent household compositions in part-time employment, and in the Two Parent household compositions places one adult in Part-Time employment (with the other remaining Full-Time). The results in this case are similar. Again, the cost of childcare is reduced for each of the household compositions, but so too are the total hours worked by the adults of the household. Therefore, while the gross salary need is lower the hourly wage rate required is higher. This alternative employment pattern also produces a higher Living Wage rate (€15.75 per hour) and also fails to extend the coverage of the Living Wage to a higher proportion of household compositions.



## Employment Pattern – Two Parents, both full-time, One Parent, part-time

### Minimum Income Standard by Household Type & Composition

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
<b>MIS Household Expenditure</b>										
MESL Core Expenditure	454.43	506.57	599.95	820.11	321.82	376.66	599.64	690.19	256.35	390.78
Childcare	208.69	231.32	440.01	105.14	13.14	86.74	13.14	26.29	0.00	0.00
Housing	220.23	246.04	246.04	246.04	220.23	246.04	246.04	246.04	140.44	140.44
Medical Card Deduction	-3.44	-61.36	-70.37	-6.30	-31.67	-40.75	-4.59	-5.73	-6.22	0.00
<b>Total MESL Expenditure</b>	<b>879.91</b>	<b>922.57</b>	<b>1215.63</b>	<b>1164.98</b>	<b>523.51</b>	<b>668.69</b>	<b>854.23</b>	<b>956.79</b>	<b>390.58</b>	<b>531.22</b>

### MIS Household Income

#### MIS Salary

Gross Salary 1	504.38	508.13	714.38	650.63	373.35	681.15	1055.45	1199.85	455.63	324.38
Income Tax 1	73.74	76.27	193.87	139.53	0.00	40.99	187.38	246.33	27.03	0.76
USC 1	22.21	16.47	24.72	32.44	11.07	23.39	60.78	70.89	18.79	9.61
PRSI 1	20.18	20.33	28.58	26.03	14.93	27.25	42.22	47.99	18.23	0.00
Gross Salary 2	504.38	508.13	714.38	650.63						324.38
Income Tax 2										0.76
USC 2	22.21	16.47	24.72	32.44						9.61
PRSI 2	20.18	20.33	28.58	26.03						0.00
<b>Household Net Salary</b>	<b>850.25</b>	<b>866.40</b>	<b>1128.30</b>	<b>1044.78</b>	<b>347.34</b>	<b>589.53</b>	<b>765.07</b>	<b>834.64</b>	<b>391.58</b>	<b>628.02</b>

#### MIS Social Welfare

Child Benefit	30.00	60.00	90.00	122.31	30.00	60.00	90.00	122.31	N/A	N/A
FIS	0.00	0.00	0.00	0.00	36.00	20.00	0.00	0.00	N/A	N/A
BSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	N/A
OFP	N/A	N/A	N/A	N/A	100.30	0.00	0.00	0.00	N/A	N/A
<b>Total Social Welfare</b>	<b>30.00</b>	<b>60.00</b>	<b>90.00</b>	<b>122.31</b>	<b>176.30</b>	<b>80.00</b>	<b>90.00</b>	<b>122.31</b>	<b>0.00</b>	<b>0.00</b>
Medical Card Eligibility	GP Visit	Full	Full	GP Visit	Full	Full	GP Visit	GP Visit	GP Visit	None
<b>Total Household Income</b>	<b>880.25</b>	<b>926.40</b>	<b>1218.30</b>	<b>1167.09</b>	<b>523.64</b>	<b>669.53</b>	<b>855.07</b>	<b>956.95</b>	<b>391.58</b>	<b>628.02</b>

Hourly MIS Rate	13.45	13.55	19.05	17.35	19.65	35.85	55.55	63.15	12.15	8.65
Weekly MIS (1 FT)	504.38	508.13	714.38	650.63	605.62	995.63	1141.88	1366.88	455.63	324.38

### Living Wage Weighting & Calculation

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
Hourly MIS Rate	13.45	13.55	19.05	17.35	19.65	35.85	55.55	63.15	12.15	8.65
Weighting	0.15	0.16	0.08	0.02	0.09	0.05	0.02	0.01	0.24	0.21
<b>MIS x Weighting</b>	<b>2.02</b>	<b>2.10</b>	<b>1.45</b>	<b>0.40</b>	<b>1.67</b>	<b>1.64</b>	<b>0.99</b>	<b>0.36</b>	<b>2.86</b>	<b>1.78</b>

**Living Wage Rate 15.28**

## Employment Pattern – Two Parents, both full-time, One Parent, part-time

### Minimum Income Standard by Household Type & Composition

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
<b>MIS Household Expenditure</b>										
MESL Core Expenditure	454.43	506.57	599.95	820.11	321.82	376.66	599.64	690.19	256.35	390.78
Childcare	130.30	86.74	217.05	26.29	13.14	86.74	13.14	26.29	0.00	0.00
Housing	220.23	246.04	246.04	246.04	220.23	246.04	246.04	246.04	140.44	140.44
Medical Card Deduction	-3.44	-61.36	-70.37	-6.30	-31.67	-40.75	-4.59	-5.73	-6.22	0.00
<b>Total MESL Expenditure</b>	<b>801.52</b>	<b>777.99</b>	<b>992.67</b>	<b>1086.12</b>	<b>523.51</b>	<b>668.69</b>	<b>854.23</b>	<b>956.79</b>	<b>390.58</b>	<b>531.22</b>

### MIS Household Income

#### MIS Salary

Gross Salary 1	583.13	530.63	710.63	778.13	373.35	681.15	1055.45	1199.85	455.63	324.38
Income Tax 1	47.70	32.91	87.14	105.42	0.00	40.99	187.38	246.33	27.03	0.76
USC 1	27.72	17.37	24.57	41.37	11.07	23.39	60.78	70.89	18.79	9.61
PRSI 1	23.33	21.23	28.43	31.13	14.93	27.25	42.22	47.99	18.23	0.00
Gross Salary 2	295.45	268.85	360.05	394.25						324.38
Income Tax 2										0.76
USC 2	7.96	6.89	10.54	14.50						9.61
PRSI 2	0.00	0.00	14.40	15.77						0.00
<b>Household Net Salary</b>	<b>771.87</b>	<b>721.08</b>	<b>905.60</b>	<b>964.20</b>	<b>347.34</b>	<b>589.53</b>	<b>765.07</b>	<b>834.64</b>	<b>391.58</b>	<b>628.02</b>

#### MIS Social Welfare

Child Benefit	30.00	60.00	90.00	122.31	30.00	60.00	90.00	122.31	N/A	N/A
FIS	0.00	0.00	0.00	0.00	36.00	20.00	0.00	0.00	N/A	N/A
BSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	N/A
OFP	N/A	N/A	N/A	N/A	100.30	0.00	0.00	0.00	N/A	N/A
<b>Total Social Welfare</b>	<b>30.00</b>	<b>60.00</b>	<b>90.00</b>	<b>122.31</b>	<b>176.30</b>	<b>80.00</b>	<b>90.00</b>	<b>122.31</b>	<b>0.00</b>	<b>0.00</b>
Medical Card Eligibility	GP Visit	Full	Full	GP Visit	Full	Full	GP Visit	GP Visit	GP Visit	None
<b>Total Household Income</b>	<b>801.87</b>	<b>781.08</b>	<b>995.60</b>	<b>1086.51</b>	<b>523.64</b>	<b>669.53</b>	<b>855.07</b>	<b>956.95</b>	<b>391.58</b>	<b>628.02</b>

Hourly MIS Rate	15.55	14.15	18.95	20.75	19.65	35.85	55.55	63.15	12.15	8.65
Weekly MIS (1 FT)	583.13	530.63	710.63	778.13	605.62	995.63	1141.88	1366.88	455.63	324.38

### Living Wage Weighting & Calculation

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
Hourly MIS Rate	15.55	14.15	18.95	20.75	19.65	35.85	55.55	63.15	12.15	8.65
Weighting	0.15	0.16	0.08	0.02	0.09	0.05	0.02	0.01	0.24	0.21
<b>MIS x Weighting</b>	<b>2.34</b>	<b>2.20</b>	<b>1.44</b>	<b>0.48</b>	<b>1.67</b>	<b>1.64</b>	<b>0.99</b>	<b>0.36</b>	<b>2.86</b>	<b>1.78</b>

**Living Wage Rate 15.76**

## 2 – Alternative Housing Cost

As detailed in the working-paper, the housing costs included in the living wage calculations are based on the cost of the average rent in the Dublin area in the first quarter of 2013.

The Rent Supplement maximum rent ceiling (for the Dublin area) was considered as an alternative to utilising the average rent. The maximum rent ceilings are an estimate of the 40<sup>th</sup> percentile of the rental market. It could be argued that the Rent Supplement maximum rent ceiling is an official indication of what low cost but acceptable rented accommodation should cost.

An alternative living wage rate was calculated using the Rent Supplement maximum rents to examine the impact of basing the housing costs on this measure. However, as discussed in the working paper, there are concerns regarding the availability of suitable housing within the Rent Supplement limits, and it is for this reason that the living wage calculations presented in the working paper use the average rental cost for housing.

The calculations for this alternative are detailed below.

## Housing Cost – Based on Dublin area Rent Supplement maximum rent ceiling

### Minimum Income Standard by Household Type & Composition

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
<b>MIS Household Expenditure</b>										
MESL Core Expenditure	454.43	506.57	599.95	820.11	323.02	377.86	600.84	691.40	256.35	390.78
Childcare	208.69	231.32	440.01	105.14	52.57	231.32	52.57	105.14	0.00	0.00
Housing	219.23	225.00	230.77	230.77	219.23	225.00	230.77	230.77	120.00	173.08
Medical Card Deduction	-3.44	-61.36	-70.37	-6.30	-31.67	-40.75	-4.59	-5.73	-6.22	-1.72
<b>Total MESL Expenditure</b>	<b>878.91</b>	<b>901.53</b>	<b>1200.36</b>	<b>1149.72</b>	<b>563.15</b>	<b>793.43</b>	<b>879.60</b>	<b>1021.58</b>	<b>370.13</b>	<b>562.14</b>

### MIS Household Income

#### MIS Salary

Gross Salary 1	504.38	493.13	699.38	635.63	605.63	954.38	1108.13	1340.63	425.63	324.38
Income Tax 1	73.74	70.27	181.57	127.23	25.90	147.44	208.98	304.05	21.03	0.76
USC 1	22.21	15.87	24.12	31.39	20.37	34.32	64.47	80.74	16.69	9.61
PRSI 1	20.18	19.73	27.98	25.43	24.23	38.18	44.33	53.63	17.03	0.00
Gross Salary 2	504.38	493.13	699.38	635.63						324.38
Income Tax 2	-	-	-	-						0.76
USC 2	22.21	15.87	24.12	31.39						9.61
PRSI 2	20.18	19.73	27.98	25.43						0.00
<b>Household Net Salary</b>	<b>850.25</b>	<b>844.80</b>	<b>1113.00</b>	<b>1030.38</b>	<b>535.14</b>	<b>734.45</b>	<b>790.35</b>	<b>902.21</b>	<b>370.88</b>	<b>628.02</b>

#### MIS Social Welfare

Child Benefit	30.00	60.00	90.00	122.31	30.00	60.00	90.00	122.31	N/A	N/A
FIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	N/A
BSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	N/A
OFP	N/A	N/A	N/A	N/A	0.00	0.00	0.00	0.00	N/A	N/A
<b>Total Social Welfare</b>	<b>30.00</b>	<b>60.00</b>	<b>90.00</b>	<b>122.31</b>	<b>30.00</b>	<b>60.00</b>	<b>90.00</b>	<b>122.31</b>	<b>0.00</b>	<b>0.00</b>
Medical Card Eligibility	GP Visit	Full	Full	GP Visit	Full	Full	GP Visit	GP Visit	GP Visit	GP Visit
<b>Total Household Income</b>	<b>880.25</b>	<b>904.80</b>	<b>1203.00</b>	<b>1152.69</b>	<b>565.14</b>	<b>794.45</b>	<b>880.35</b>	<b>1024.52</b>	<b>370.88</b>	<b>628.02</b>

Hourly MIS Rate	13.45	13.15	18.65	16.95	16.15	25.45	29.55	35.75	11.35	8.65
Weekly MIS (1 FT)	504.38	493.13	699.38	635.63	605.63	954.38	1108.13	1340.63	425.63	324.38

### Living Wage Weighting & Calculation

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
Hourly MIS Rate	13.45	13.15	18.65	16.95	16.15	25.45	29.55	35.75	11.35	8.65
Weighting	0.15	0.16	0.08	0.02	0.09	0.05	0.02	0.01	0.24	0.21
<b>MIS x Weighting</b>	<b>2.02</b>	<b>2.04</b>	<b>1.42</b>	<b>0.39</b>	<b>1.38</b>	<b>1.16</b>	<b>0.53</b>	<b>0.21</b>	<b>2.67</b>	<b>1.78</b>

**Living Wage Rate €13.59**

### 3 – Living Wage excluding all benefits

As detailed in the working-paper, to examine the impact of benefits on the Living Wage rate, the Living Wage was calculated excluding all benefits. This entailed making the following adjustments to income calculations for each of the household compositions:

- No eligibility for a Medical Card or GP Visit Card
- No entitlement to any direct social welfare transfers, including Child Benefit
- No indirect benefits, therefore the pre-school age childcare cost is increased as the benefit of the ECCE Scheme is removed

The calculations for this alternative are detailed below.

## No Benefits – Child Benefit, Medical Card & ECCE excluded

### Minimum Income Standard by Household Type & Composition

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
<b>MIS Household Expenditure</b>										
MESL Core Expenditure	454.43	506.57	599.95	820.11	323.02	377.86	600.84	691.40	256.35	390.78
Childcare	208.69	276.99	485.68	105.14	52.57	276.99	52.57	105.14	0.00	0.00
Housing	220.23	246.04	246.04	246.04	220.23	246.04	246.04	246.04	140.44	140.44
Medical Card Deduction										
<b>Total MESL Expenditure</b>	<b>883.35</b>	<b>1029.60</b>	<b>1331.67</b>	<b>1171.29</b>	<b>595.82</b>	<b>900.89</b>	<b>899.45</b>	<b>1042.58</b>	<b>396.80</b>	<b>531.22</b>

### MIS Household Income

#### MIS Salary

Gross Salary 1	530.63	635.63	950.63	781.88	706.88	1340.63	1336.88	1633.13	455.63	324.38
Income Tax 1	83.55	127.09	384.92	245.89	44.84	304.02	301.85	422.82	26.80	0.76
USC 1	24.04	31.39	53.44	41.63	36.38	80.74	80.48	101.22	18.79	9.61
PRSI 1	21.23	25.43	38.03	31.28	28.28	53.63	53.48	65.33	18.23	0.00
Gross Salary 2	530.63	635.63	950.63	781.88						324.38
Income Tax 2										0.76
USC 2	24.04	31.39	53.44	41.63						9.61
PRSI 2	21.23	25.43	38.03	31.28						0.00
<b>Household Net Salary</b>	<b>887.16</b>	<b>1030.52</b>	<b>1333.40</b>	<b>1172.04</b>	<b>597.38</b>	<b>902.24</b>	<b>901.07</b>	<b>1043.76</b>	<b>391.81</b>	<b>628.02</b>

#### MIS Social Welfare

Child Benefit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FIS	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
BSCFA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
OFP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total Social Welfare</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Medical Card Eligibility	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total Household Income</b>	<b>887.16</b>	<b>1030.52</b>	<b>1333.40</b>	<b>1172.04</b>	<b>597.38</b>	<b>902.24</b>	<b>901.07</b>	<b>1043.76</b>	<b>391.81</b>	<b>628.02</b>

Hourly MIS Rate	14.15	16.95	25.35	20.85	18.85	35.75	35.65	43.55	12.15	8.65
Weekly MIS (1 FT)	530.63	635.63	950.63	781.88	706.88	1340.63	1336.88	1633.13	455.63	324.38

### Living Wage Weighting & Calculation

	Two Parent				One Parent				No Children	
	1 Child	2 Children	3 Children	4 Children	1 Child	2 Children	3 Children	4 Children	1 Adult	2 Adults
Hourly MIS Rate	14.15	16.95	25.35	20.85	18.85	35.75	35.65	43.55	12.15	8.65
Weighting	0.15	0.16	0.08	0.02	0.09	0.05	0.02	0.01	0.24	0.21
<b>MIS x Weighting</b>	<b>2.13</b>	<b>2.63</b>	<b>1.93</b>	<b>0.48</b>	<b>1.61</b>	<b>1.63</b>	<b>0.64</b>	<b>0.25</b>	<b>2.86</b>	<b>1.78</b>

**Living Wage Rate €15.95**