

WORKING PAPER

The Impact of Housing Tenure on the Cost of a Minimum Essential Standard of Living

Appendices

Vincentian Partnership for Social Justice



APPENDIX A

Dublin City Council 2013 Rent Scheme

Dublin City Council 2013 Rent Scheme

1. Commencement Date

This scheme, which supersedes previous Rent Schemes, will apply with effect from 4th March 2013. Rents will be calculated on the basis of principal and subsidiary earners' assessable income on 4th March 2013 and on any changes in incomes after that date.

2. Calculation of Rents

The rent of a dwelling let on differential rent will be calculated as 15% of the principal earner's weekly assessable income, which exceeds €32.00 in the case of a 'single person' principal earner and €64.00 in the case of a 'couple' principal earner. Where a spouse/partner is in receipt of any weekly income over €32.00 the couple allowance will not apply.

After the rent payable in respect of the principal earner has been assessed, 15% of the weekly assessable income of each subsidiary earner, which exceeds €32.00 (€64.00 in the case of a "couple" subsidiary earner), will be added to the weekly rent, subject to the following maximum contributions:

The maximum weekly rent contribution that will be assessed on the income of any individual subsidiary earner will be €19.00.

The maximum total weekly rent contribution that will be assessed on the incomes of subsidiary earners in any individual household will be €76.00.

3. Principal/Subsidiary Earner

The principal earner will be the household member who has the highest assessable income. A subsidiary earner will be a member of the household, other than the principal earner, who has an assessable income.

4. Definition of Assessable Income

The assessable income of either a principal earner or of a subsidiary earner will, in general, be that person's normal weekly wage and/or social welfare payment, net of income tax, P.R.S.I. and Universal Social Charge (USC) payments (where applicable). Income from the following sources will be included in assessable income:

- Employment including self employment,
- social insurance/social assistance payments and allowances,
- Health Service Executive allowances, FAS training allowances,

- Payments under the Community Employment Programme and the Back to Work scheme; and income from any pensions or other sources.

All regular income and payments in the nature of pay, including shift allowance, travel allowance, bonus, commission and overtime will be included in assessable income. Pension Related Deductions, Superannuation, Pension Fund payments or any other deduction apart from income tax, P.R.S.I. and Universal Social Charge payments (where applicable) are not deductible from person's normal weekly wage for the purposes of calculating rent.

However, income from the following sources will be disregarded for rent assessment purposes:

- child benefit,
- orphans' allowance
- fuel allowance
- scholarships,
- allowances payable for fostering children,
- allowances for domiciliary care of handicapped children,
- allowances/assistance received from any charitable organisation; and
- Christmas 'bonus' social welfare payments.

5. Assessment of self employed persons

Persons who become self employed after 4TH March 2013 will be assessed on the following assumed net incomes:

OCCUPATION:

ASSUMED NET INCOME:

Taxi Drivers Licence - Plate owner €500.00

Hackney Drivers and Cosey Drivers €500.00

Tradesmen: €560.00

Non Trade/ Other Businesses €500.00

6. Notification of Income Changes

Tenants must notify the City Council immediately of any changes in household income or in household circumstances (e.g. changes in the number of occupants including newborn babies, changes in the employment status of household members etc.). General increases in wages or social welfare payments need not be notified to the City Council.

When requested to do so by the City Council, a tenant must complete and return a Household Details Form.

7. Allowances for Dependent Children

A deduction from the weekly rent will be made for each dependent child (i.e. person aged 18 years or under or, who being under 22, is attending a full time course of education). The amount of the deduction will be €1.00 per child per week.

8. Minimum & Maximum Rents

The minimum rent under this Scheme will be €23:40 based on the basic Social Welfare rate of payment of €188. Where appropriate relevant property charges will apply in addition to the minimum rent. The following maximum rents will apply to dwellings with effect from 5th March 2012:

Dwelling Maximum Size Weekly Rent

Bedsit (i.e. 1 room) €257.00

1 Bedroom (i.e. 2 rooms) €301.00

2 Bedroom (i.e. 3 rooms) €313.00

3 Bedroom (i.e. 4 rooms) €401.00

3 Bedroom (i.e. > 4 rooms) €423.00

9. Fixed Rents

The rent of a City Council dwelling let on a fixed rent will not be increased in this Scheme. Tenants on fixed rents will have the option of converting to a differential rent if they so wish.

10. Hardship

Where an Officer in Charge of the Rents Section is satisfied that there are exceptional factors adversely affecting the social functioning of a household and contributing to the tenant's inability to pay the rent assessed in accordance with this Rent Scheme, or where the payment of that rent would give rise to undue hardship, he/she may authorise a reduction in the rent assessed under this Scheme by up to 50% for a period of up to six months in respect of that household.

11. New Lettings

It will be the policy for all new lettings that the tenant must sign a Household Budget or direct debit deduction form.

12. Concierge Charge

The existing charge of €1.90 for the Concierge service in the refurbished flats in Ballymun will not be increased.

13. Heating Charge

Various charges may apply which are specific to the property.

14. Waste Management Charge

A €2 charge per week applies to all flat complexes where there is a universal bin. The charge also applies to part V properties.

APPENDIX B

Expenditure and Income Scenarios for the Four Sample
Households in Employment

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€32,662.24 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type: One Parent Household
Adult: Employed Full Time
Region: Urban
Housing Type: Social Housing

Household Expenditure: € 579.69 per week

Food Food for a nutritionally balanced diet.	€ 67.19	Social Inclusion & Participation The minimum for participation & inclusion	€ 33.50	Childcare Weekly cost of full or part-time childcare	€ 208.69
Clothing Clothing & footwear for all seasons	€ 24.65	Education Minimum education needs of household	€ 2.39	Insurance Home insurance (health and car insurance as appropriate)	€ 3.86
Personal Care Personal hygiene & grooming items	€ 17.98	Transport Bus tickets or the cost of running a car	€ 28.85	Savings & Contingencies Savings and life assurance (for households with dependents)	€ 18.76
Health Medications, and visits to GP, Optician, Dentist, etc.	€ 4.69	Housing Your weekly housing cost (rent/mortgage)	€ 76.90	Household Services Waste charges, maintenance services	€ 6.36
Household Goods Furniture, appliances, cleaning products	€ 24.91	Household Fuel Electricity and home heating fuel	€ 44.82		
Communications Telephone, postage & basic internet	€ 9.48	Personal Costs Contributions to charity collections & TU membership as appropriate	€ 6.66		

Household Income: € 581.34 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary	€ 628.12	Child Benefit	€ 30.00
Income Tax	- € 30.39	Total Social Welfare	€ 30.00
PRSI	- € 25.12	Medical Card Eligibility	Full
Universal Social Charge	- € 21.27		
Net Salary	€ 551.34		

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€45,532.76 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type: One Parent Household
Adult: Employed Full Time
Region: Urban
Housing Type: Private Rented

Household Expenditure: € 723.02 per week

Food Food for a nutritionally balanced diet.	€ 67.19	Social Inclusion & Participation The minimum for participation & inclusion	€ 33.50	Childcare Weekly cost of full or part-time childcare	€ 208.69
Clothing Clothing & footwear for all seasons	€ 24.65	Education Minimum education needs of household	€ 2.39	Insurance Home insurance (health and car insurance as appropriate)	€ 3.86
Personal Care Personal hygiene & grooming items	€ 17.98	Transport Bus tickets or the cost of running a car	€ 28.85	Savings & Contingencies Savings and life assurance (for households with dependents)	€ 18.76
Health Medications, and visits to GP, Optician, Dentist, etc.	€ 4.69	Housing Your weekly housing cost (rent/mortgage)	€ 220.23	Household Services Waste charges, maintenance services	€ 6.36
Household Goods Furniture, appliances, cleaning products	€ 24.91	Household Fuel Electricity and home heating fuel	€ 44.82		
Communications Telephone, postage & basic internet	€ 9.48	Personal Costs Contributions to charity collections & TU membership as appropriate	€ 6.66		

Household Income: € 724.26 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary	€ 875.63	Child Benefit	€ 30.00
Income Tax	- € 115.17	Total Social Welfare	€ 30.00
PRSI	- € 35.03	Medical Card Eligibility	Full
Universal Social Charge	- € 31.17		
Net Salary	€ 694.26		

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€16,867.76 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type:	One Parent Household
Adult:	Employed Full Time
First Child:	10 Years of Age
Second Child:	15 Years of Age
Region:	Urban
Housing Type:	Social Housing

Household Expenditure: € 547.40 per week

Food	€ 123.24	Social Inclusion & Participation	€ 71.09	Childcare	€ 52.57
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 27.19	Education	€ 24.40	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 18.37	Transport	€ 34.51	Savings & Contingencies	€ 23.77
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.28	Housing	€ 75.23	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.13	Household Fuel	€ 43.37		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 6.82		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 622.63 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary	€ 324.38	Child Benefit	€ 60.00
One Person Family Payment	€ 147.60	Family Income Supplement	€ 84.00
Income Tax	- € 0.00	Back to School Allowance	€ 5.77
PRSI	- € 0.00	Fuel Allowance	€ 10.00
Universal Social Charge	- € 9.12	Total Social Welfare	€ 159.77
Net Salary	€ 315.26	Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€42,022.76 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type:	One Parent Household
Adult:	Employed Full Time
First Child:	10 Years of Age
Second Child:	15 Years of Age
Region:	Urban
Housing Type:	Private Rented

Household Expenditure: € 718.21 per week

Food	€ 123.24	Social Inclusion & Participation	€ 71.09	Childcare	€ 52.57
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 27.19	Education	€ 24.40	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 18.37	Transport	€ 34.51	Savings & Contingencies	€ 23.77
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.28	Housing	€ 246.04	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.13	Household Fuel	€ 43.37		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 6.82		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 719.85 per week

Taxable Income		Social Welfare Entitlements	
(per week)		(per week)	
Gross Salary	€ 808.13	Child Benefit	€ 60.00
Income Tax	- € 87.48	Total Social Welfare	€ 60.00
PRSI	- € 32.33	Medical Card Eligibility	Full
Universal Social Charge	- € 28.47		
Net Salary	€ 659.85		

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€16,867.76 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Employed Full Time
Second Adult:	Stay at Home
First Child:	3 Years of Age
Second Child:	10 Years of Age
Region:	Urban
Housing Type:	Social Housing

Household Expenditure: € 504.12 per week

Food	€ 127.10	Social Inclusion & Participation	€ 72.33	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 25.91	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 19.10	Transport	€ 63.35	Savings & Contingencies	€ 28.22
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.13	Housing	€ 61.39	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.37	Household Fuel	€ 43.64		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 7.04		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 550.18 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary	€ 324.38	Child Benefit	€ 60.00
Income Tax	- € 0.00	Family Income Supplement	€ 173.00
PRSI	- € 0.00	Back to School Allowance	€ 1.92
Universal Social Charge	- € 9.12	Total Social Welfare	€ 234.92
Net Salary	€ 315.26	Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€37,147.76 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Employed Full Time
Second Adult:	Stay at Home
First Child:	3 Years of Age
Second Child:	10 Years of Age
Region:	Urban
Housing Type:	Private Rented

Household Expenditure: € 688.77 per week

Food	€ 127.10	Social Inclusion & Participation	€ 72.33	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 25.91	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 19.10	Transport	€ 63.35	Savings & Contingencies	€ 28.22
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.13	Housing	€ 246.04	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.37	Household Fuel	€ 43.64		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 7.04		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 689.03 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary	€ 714.38	Child Benefit	€ 60.00
Income Tax	- € 32.05	Total Social Welfare	€ 60.00
PRSI	- € 28.58	Medical Card Eligibility	Full
Universal Social Charge	- € 24.72		
Net Salary	€ 629.03		

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€43,041.44 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Employed Full Time
Second Adult:	Employed Part Time
First Child:	Under 1
Second Child:	3 Years of Age
Third Child:	10 Years of Age
Region:	Urban
Housing Type:	Social Housing

Household Expenditure: € 828.12 per week

Food	€ 158.35	Social Inclusion & Participation	€ 74.11	Childcare	€ 217.04
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 42.52	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 29.83	Transport	€ 63.35	Savings & Contingencies	€ 33.23
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 5.40	Housing	€ 81.46	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 31.65	Household Fuel	€ 47.82		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 9.82		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 831.81 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary 1	€ 549.37	Child Benefit	€ 90.00
Gross Salary 2	€ 278.35	Total Social Welfare	€ 90.00
Joint Income Tax	- € 38.55	Medical Card Eligibility	Full
PRSI 1	- € 21.97		
Universal Social Charge 1	- € 18.12		
PRSI 2	- € 0.00		
Universal Social Charge 2	- € 7.27		
Net Salary	€ 741.81		

MISc - Minimum Income Standard Calculator

As a minimum, your household needs:

Earnings of:

€55,675.36 per year

So that your total household income, including earnings after tax and social welfare entitlements, covers your household's minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Employed Full Time
Second Adult:	Employed Part Time
First Child:	Under 1
Second Child:	3 Years of Age
Third Child:	10 Years of Age
Region:	Urban
Housing Type:	Private Rented

Household Expenditure: € 992.70 per week

Food	€ 158.35	Social Inclusion & Participation	€ 74.11	Childcare	€ 217.04
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 42.52	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 29.83	Transport	€ 63.35	Savings & Contingencies	€ 33.23
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 5.40	Housing	€ 246.04	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 31.65	Household Fuel	€ 47.82		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 9.82		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 995.59 per week

Taxable Income (per week)		Social Welfare Entitlements (per week)	
Gross Salary 1	€ 710.63	Child Benefit	€ 90.00
Gross Salary 2	€ 360.05	Total Social Welfare	€ 90.00
Joint Income Tax	- € 87.15	Medical Card Eligibility	Full
PRSI 1	- € 28.43		
Universal Social Charge 1	- € 24.57		
PRSI 2	- € 14.40		
Universal Social Charge 2	- € 10.54		
Net Salary	€ 905.59		

APPENDIX C

Expenditure and Income for the Four Sample
Households in a Situation of Unemployment

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 59.41 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type: One Parent Household
Adult: Unemployed Job Seeker
Region: Urban
Housing Type: Social Housing

Household Expenditure: € 317.21 per week

Food Food for a nutritionally balanced diet.	€ 67.19	Social Inclusion & Participation The minimum for participation & inclusion	€ 33.50	Childcare Weekly cost of full or part-time childcare	€ 0.00
Clothing Clothing & footwear for all seasons	€ 24.65	Education Minimum education needs of household	€ 2.39	Insurance Home insurance (health and car insurance as appropriate)	€ 3.86
Personal Care Personal hygiene & grooming items	€ 17.98	Transport Bus tickets or the cost of running a car	€ 28.85	Savings & Contingencies Savings and life assurance (for households with dependents)	€ 18.76
Health Medications, and visits to GP, Optician, Dentist, etc.	€ 4.69	Housing Your weekly housing cost (rent/mortgage)	€ 26.87	Household Services Waste charges, maintenance services	€ 6.36
Household Goods Furniture, appliances, cleaning products	€ 24.91	Household Fuel Electricity and home heating fuel	€ 44.82		
Communications Telephone, postage & basic internet	€ 9.48	Personal Costs Contributions to charity collections & TU membership as appropriate	€ 2.90		

Household Income: € 257.80 per week

Primary Social Welfare <i>(per week)</i>		Social Welfare Entitlements <i>(per week)</i>	
Jobseeker's Personal Rate	€ 217.80	Child Benefit	€ 30.00
Total	€ 217.80	Fuel Allowance	€ 10.00
		Total	€ 40.00
		Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 64.54 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:

One Parent Household

Adult:

Unemployed Job Seeker

Region:

Urban

Housing Type:

Private Rented

Household Expenditure: € 509.57 per week

Food	€ 67.19	Social Inclusion & Participation	€ 33.50	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 24.65	Education	€ 2.39	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 17.98	Transport	€ 28.85	Savings & Contingencies	€ 18.76
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 4.69	Housing	€ 219.23	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 24.91	Household Fuel	€ 44.82		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 9.48	Personal Costs	€ 2.90		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 445.03 per week

Primary Social Welfare		Social Welfare Entitlements	
(per week)		(per week)	
Jobseeker's Personal Rate	€ 217.80	Child Benefit	€ 30.00
Total	€ 217.80	Fuel Allowance	€ 10.00
		Rent Supplement	€ 187.23
		Total	€ 227.23
		Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 122.81 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:	One Parent Household
Adult:	Unemployed Job Seeker
First Child:	10 Years of Age
Second Child:	15 Years of Age
Region:	Urban
Housing Type:	Social Housing

Household Expenditure: € 446.18 per week

Food	€ 123.24	Social Inclusion & Participation	€ 71.09	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 27.19	Education	€ 24.40	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 18.37	Transport	€ 34.51	Savings & Contingencies	€ 23.77
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.28	Housing	€ 30.34	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.13	Household Fuel	€ 43.37		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 3.06		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 323.37 per week

Primary Social Welfare (per week)		Social Welfare Entitlements (per week)	
Jobseeker's Personal Rate	€ 247.60	Child Benefit	€ 60.00
Total	€ 247.60	Back to School Allowance	€ 5.77
		Fuel Allowance	€ 10.00
		Total	€ 75.77
		Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 124.47 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:	One Parent Household
Adult:	Unemployed Job Seeker
First Child:	10 Years of Age
Second Child:	15 Years of Age
Region:	Urban
Housing Type:	Private Rented

Household Expenditure: € 640.84 per week

Food	€ 123.24	Social Inclusion & Participation	€ 71.09	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 27.19	Education	€ 24.40	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 18.37	Transport	€ 34.51	Savings & Contingencies	€ 23.77
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.28	Housing	€ 225.00	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.13	Household Fuel	€ 43.37		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 3.06		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 516.37 per week

Primary Social Welfare (per week)		Social Welfare Entitlements (per week)	
Jobseeker's Personal Rate	€ 247.60	Child Benefit	€ 60.00
Total	€ 247.60	Back to School Allowance	€ 5.77
		Fuel Allowance	€ 10.00
		Rent Supplement	€ 193.00
		Total	€ 268.77
		Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 48.91 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Unemployed Job Seeker
Second Adult:	Stay at Home
First Child:	3 Years of Age
Second Child:	10 Years of Age
Region:	Urban
Housing Type:	Social Housing

Household Expenditure: € 483.23 per week

Food	€ 127.10	Social Inclusion & Participation	€ 72.33	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 25.91	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 19.10	Transport	€ 63.35	Savings & Contingencies	€ 28.22
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.13	Housing	€ 44.26	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.37	Household Fuel	€ 43.64		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 3.28		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 434.32 per week

Primary Social Welfare		Social Welfare Entitlements	
(per week)		(per week)	
Jobseeker's Personal Rate	€ 188.00	Child Benefit	€ 60.00
Qualified Adult	€ 124.80	Back to School Allowance	€ 1.92
Qualified Child Increase	€ 59.60	Total	€ 61.92
Total	€ 372.40	Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 41.65 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:

Two Parent Household

First Adult:

Unemployed Job Seeker

Second Adult:

Stay at Home

First Child:

3 Years of Age

Second Child:

10 Years of Age

Region:

Urban

Housing Type:

Private Rented

Household Expenditure: € 663.97 per week

Food	€ 127.10	Social Inclusion & Participation	€ 72.33	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 25.91	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 19.10	Transport	€ 63.35	Savings & Contingencies	€ 28.22
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 1.13	Housing	€ 225.00	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 21.37	Household Fuel	€ 43.64		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 3.28		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 622.32 per week

Primary Social Welfare		Social Welfare Entitlements	
(per week)		(per week)	
Jobseeker's Personal Rate	€ 188.00	Child Benefit	€ 60.00
Qualified Adult	€ 124.80	Back to School Allowance	€ 1.92
Qualified Child Increase	€ 59.60	Rent Supplement	€ 188.00
Total	€ 372.40	Total	€ 249.92
		Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 76.93 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Unemployed Job Seeker
Second Adult:	Stay at Home
First Child:	Under 1
Second Child:	3 Years of Age
Third Child:	10 Years of Age
Region:	Urban
Housing Type:	Social Housing

Household Expenditure: € 571.05 per week

Food	€ 158.35	Social Inclusion & Participation	€ 74.11	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 42.52	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 29.83	Transport	€ 63.35	Savings & Contingencies	€ 33.23
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 5.40	Housing	€ 47.73	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 31.65	Household Fuel	€ 47.82		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 3.52		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 494.12 per week

Primary Social Welfare (per week)		Social Welfare Entitlements (per week)	
Jobseeker's Personal Rate	€ 188.00	Child Benefit	€ 90.00
Qualified Adult	€ 124.80	Back to School Allowance	€ 1.92
Qualified Child Increase	€ 89.40	Total	€ 91.92
Total	€ 402.20	Medical Card Eligibility	Full

MISc - Minimum Income Standard Calculator

You do not have enough for a minimum standard of living

You need an additional:

€ 66.20 per week

Your total household income, from your primary income and other social welfare entitlements is **inadequate**. It does not meet your minimum expenditure needs.

Your Household

Household Type:	Two Parent Household
First Adult:	Unemployed Job Seeker
Second Adult:	Stay at Home
First Child:	Under 1
Second Child:	3 Years of Age
Third Child:	10 Years of Age
Region:	Urban
Housing Type:	Private Rented

Household Expenditure: € 754.09 per week

Food	€ 158.35	Social Inclusion & Participation	€ 74.11	Childcare	€ 0.00
Food for a nutritionally balanced diet.		The minimum for participation & inclusion		Weekly cost of full or part-time childcare	
Clothing	€ 42.52	Education	€ 9.11	Insurance	€ 3.86
Clothing & footwear for all seasons		Minimum education needs of household		Home insurance (health and car insurance as appropriate)	
Personal Care	€ 29.83	Transport	€ 63.35	Savings & Contingencies	€ 33.23
Personal hygiene & grooming items		Bus tickets or the cost of running a car		Savings and life assurance (for households with dependents)	
Health	€ 5.40	Housing	€ 230.77	Household Services	€ 6.36
Medications, and visits to GP, Optician, Dentist, etc.		Your weekly housing cost (rent/mortgage)		Waste charges, maintenance services	
Household Goods	€ 31.65	Household Fuel	€ 47.82		
Furniture, appliances, cleaning products		Electricity and home heating fuel			
Communications	€ 14.21	Personal Costs	€ 3.52		
Telephone, postage & basic internet		Contributions to charity collections & TU membership as appropriate			

Household Income: € 687.89 per week

Primary Social Welfare (per week)		Social Welfare Entitlements (per week)	
Jobseeker's Personal Rate	€ 188.00	Child Benefit	€ 90.00
Qualified Adult	€ 124.80	Back to School Allowance	€ 1.92
Qualified Child Increase	€ 89.40	Rent Supplement	€ 193.77
Total	€ 402.20	Total	€ 285.69
		Medical Card Eligibility	Full