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# WHEN THE LIVING WAGE IS NOT ENOUGH

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## Appendix

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MINIMUM  
ESSENTIAL  
BUDGET  
STANDARDS  

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RESEARCH CENTRE

## APPENDIX A

### Income Change Tables by Household Composition

#### Details of Marginal Effective Tax Rate from National Minimum Wage to Living Wage by Household Composition

| Household   |            | Child Age Groups                 | Pages   |
|-------------|------------|----------------------------------|---------|
| Two Parents | 1 Child    | Infant                           | 1 – 17  |
| Two Parents | 2 Children | Pre-School, Primary              | 18 -32  |
| Two Parents | 3 Children | Infant, Pre-School, Primary      | 33 – 48 |
| Two Parents | 4 Children | Two Primary, Two Secondary Level | 49 – 64 |
| One Parent  | 1 Child    | Primary ( <i>Under 7</i> )       | 65 – 80 |
| One Parent  | 2 Children | Pre-School, Primary              | 81 – 96 |

## APPENDIX B

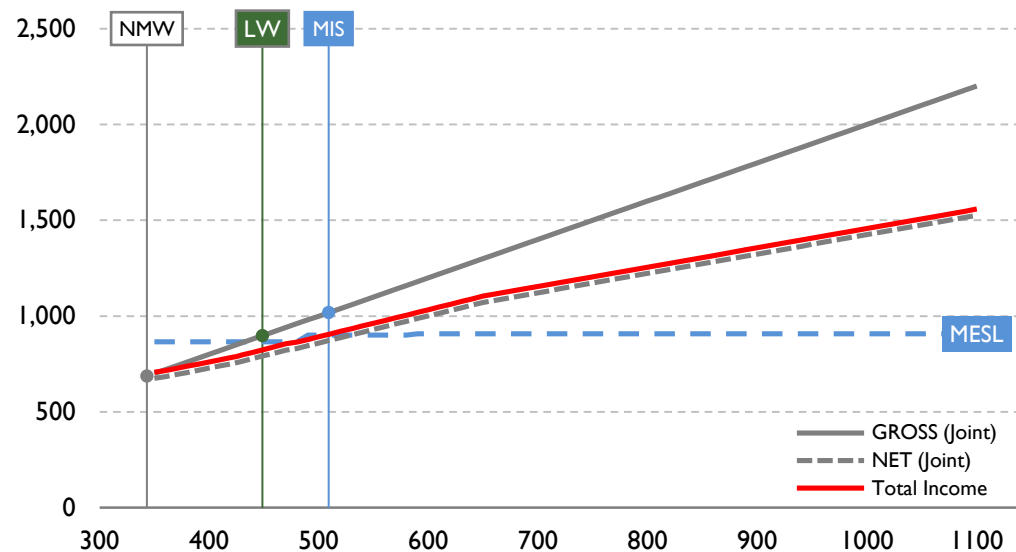
### Minimum Income Standard calculation model

## TWO PARENT & ONE CHILD (INFANT)

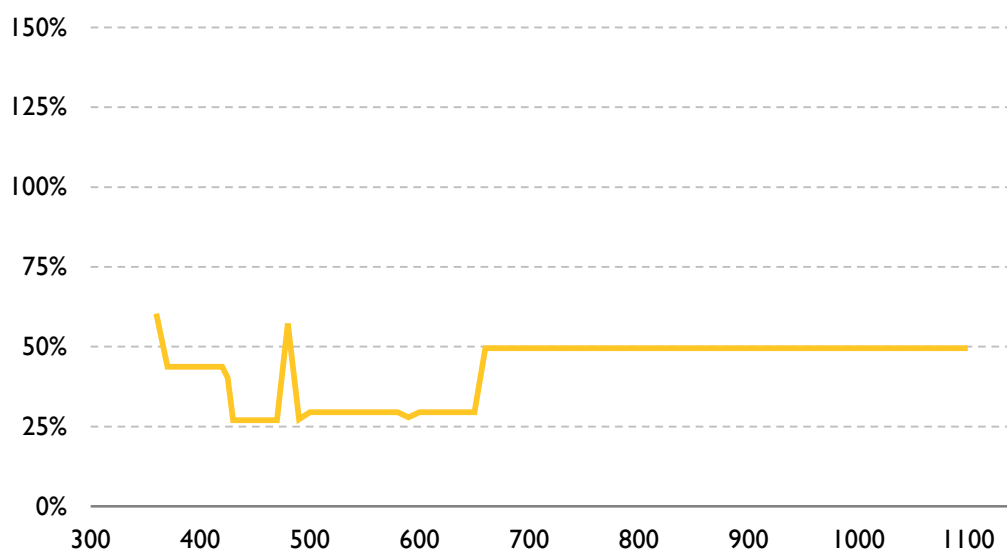
### DUBLIN

|                               | NMW                  | LIVING WAGE         | MIS              |
|-------------------------------|----------------------|---------------------|------------------|
| <b>EXPENDITURE</b>            |                      |                     |                  |
| MESL Core                     | 392.74               | 392.74              | 427.32           |
| Housing                       | 255.36               | 255.36              | 255.36           |
| Childcare                     | 217.56               | 217.56              | 217.56           |
| Total MESL                    | 865.66               | 865.66              | 900.24           |
| <b>INCOME</b>                 |                      |                     |                  |
| Gross Salary 1                | 343.13               | 448.50              | 508.95           |
| PAYE (Joint)                  | 10.25                | 52.40               | 76.14            |
| USC 1                         | 5.67                 | 8.84                | 14.40            |
| PRSI 1                        | 0.00                 | 17.94               | 20.36            |
| Gross Salary 2                | 343.13               | 448.50              | 508.95           |
| USC 2                         | 5.67                 | 8.84                | 14.40            |
| PRSI 2                        | 0.00                 | 17.94               | 20.36            |
| Net Salary                    | 664.65               | 791.05              | 872.25           |
| <b>SOCIAL WELFARE</b>         |                      |                     |                  |
| Child Benefit                 | 32.31                | 32.31               | 32.31            |
| FIS                           | 0.00                 | 0.00                | 0.00             |
| BSCFA                         | 0.00                 | 0.00                | 0.00             |
| OFI                           | 0.00                 | 0.00                | 0.00             |
| Fuel Allowance                | 0.00                 | 0.00                | 0.00             |
| Total SW                      | 32.31                | 32.31               | 32.31            |
| Household Income              | 696.96               | 823.36              | 904.55           |
| <b>ADEQUACY</b>               |                      |                     |                  |
| Household Income – Total MESL | -168.70<br>Shortfall | -42.31<br>Shortfall | 4.32<br>Marginal |

Household Income by increment of Gross Salary



Marginal Effective Tax Rate by increment of Gross Salary



# TP I

| Gross per week, per adult        |        | 350       | 360       | 370       | 380       | 390       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 392.74    | 392.74    | 392.74    | 392.74    | 392.74    |
| Housing                          |        | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |        | 217.56    | 217.56    | 217.56    | 217.56    | 217.56    |
| TOTAL MESL                       |        | 865.66    | 865.66    | 865.66    | 865.66    | 865.66    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE (Joint)                     |        | 13.00     | 17.00     | 21.00     | 25.00     | 29.00     |
| USC 1                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 1                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| Gross Salary 2                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 2                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| NET Salary (Household)           |        | 675.24    | 683.17    | 694.44    | 705.71    | 716.97    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| Total Household Income           |        | 707.55    | 715.48    | 726.75    | 738.01    | 749.28    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -158.12   | -150.18   | -138.92   | -127.65   | -116.38   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        |           | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        |           | 7.93      | 11.27     | 11.27     | 11.27     |
| Amount lost in Tax & Withdrawal  |        |           | 12.07     | 8.73      | 8.73      | 8.73      |
| Effective Marginal Rate          |        |           | 60%       | 44%       | 44%       | 44%       |

# TP I

| Gross per week, per adult        |        | 400       | 410       | 420       | 425       | 430       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 392.74    | 392.74    | 392.74    | 392.74    | 392.74    |
| Housing                          |        | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |        | 217.56    | 217.56    | 217.56    | 217.56    | 217.56    |
| TOTAL MESL                       |        | 865.66    | 865.66    | 865.66    | 865.66    | 865.66    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE (Joint)                     |        | 33.00     | 37.00     | 41.00     | 43.00     | 45.00     |
| USC 1                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 1                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| Gross Salary 2                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 2                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| NET Salary (Household)           |        | 728.24    | 739.51    | 750.77    | 756.74    | 764.04    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| Total Household Income           |        | 760.55    | 771.81    | 783.08    | 789.05    | 796.35    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -105.12   | -93.85    | -82.58    | -76.62    | -69.32    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 11.27     | 11.27     | 11.27     | 5.97      | 7.30      |
| Amount lost in Tax & Withdrawal  |        | 8.73      | 8.73      | 8.73      | 4.03      | 2.70      |
| Effective Marginal Rate          |        | 44%       | 44%       | 44%       | 40%       | 27%       |

# TP I

| <i>Gross per week, per adult</i> |        | 440       | 450       | 460       | 470       | 480         |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-------------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |             |
| MESL Core                        |        | 392.74    | 392.74    | 392.74    | 392.74    | 392.74      |
| Housing                          |        | 255.36    | 255.36    | 255.36    | 255.36    | 255.36      |
| Childcare                        |        | 217.56    | 217.56    | 217.56    | 217.56    | 217.56      |
| TOTAL MESL                       |        | 865.66    | 865.66    | 865.66    | 865.66    | 865.66      |
| INCOME                           |        |           |           |           |           |             |
| Gross Salary 1                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00      |
| PAYE (Joint)                     |        | 49.00     | 53.00     | 57.00     | 61.00     | 65.00       |
| USC 1                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 12.81       |
| PRSI 1                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20       |
| Gross Salary 2                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00      |
| PAYE 2                           |        |           |           |           |           |             |
| USC 2                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 12.81       |
| PRSI 2                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20       |
| NET Salary (Household)           |        | 778.64    | 793.24    | 807.84    | 822.44    | 830.99      |
| SOCIAL WELFARE                   |        |           |           |           |           |             |
| Child Benefit                    |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31       |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00        |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00        |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00        |
| Fuel Allowance                   |        |           |           |           |           |             |
| Total Social Welfare             |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31       |
| Total Household Income           |        | 810.95    | 825.55    | 840.15    | 854.75    | 863.30      |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Doctor Only |
| INCOME ADEQUACY                  |        |           |           |           |           |             |
| Income - Total MESL              |        | -54.72    | -40.12    | -25.52    | -10.92    | -2.37       |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall   |
| METR                             |        |           |           |           |           |             |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00       |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60     | 8.55        |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40      | 11.45       |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%       | 57%         |

TP I

| Gross per week, per adult        |             | 490         | 500         | 510         | 520         | 530         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 427.32      | 427.32      | 427.32      | 427.32      | 427.32      |
| Housing                          |             | 255.36      | 255.36      | 255.36      | 255.36      | 255.36      |
| Childcare                        |             | 217.56      | 217.56      | 217.56      | 217.56      | 217.56      |
| TOTAL MESL                       |             | 900.24      | 900.24      | 900.24      | 900.24      | 900.24      |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 490.00      | 500.00      | 510.00      | 520.00      | 530.00      |
| PAYE (Joint)                     |             | 68.56       | 72.56       | 76.56       | 80.56       | 84.56       |
| USC 1                            |             | 13.36       | 13.91       | 14.46       | 15.01       | 15.56       |
| PRSI 1                           |             | 19.60       | 20.00       | 20.40       | 20.80       | 21.20       |
| Gross Salary 2                   |             | 490.00      | 500.00      | 510.00      | 520.00      | 530.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 13.36       | 13.91       | 14.46       | 15.01       | 15.56       |
| PRSI 2                           |             | 19.60       | 20.00       | 20.40       | 20.80       | 21.20       |
| NET Salary (Household)           |             | 845.53      | 859.63      | 873.73      | 887.83      | 901.93      |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 32.31       | 32.31       | 32.31       | 32.31       | 32.31       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 32.31       | 32.31       | 32.31       | 32.31       | 32.31       |
| Total Household Income           |             | 877.84      | 891.94      | 906.04      | 920.14      | 934.24      |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | -22.40      | -8.30       | 5.80        | 19.90       | 34.00       |
|                                  |             | Shortfall   | Shortfall   | Adequate    | Adequate    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 14.54       | 14.10       | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |             | 5.46        | 5.90        | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |             | 27%         | 29%         | 29%         | 30%         | 29%         |

# TP I

| <i>Gross per week, per adult</i> |             | 540         | 550         | 560         | 570         | 580         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 427.32      | 427.32      | 427.32      | 427.32      | 427.32      |
| Housing                          |             | 255.36      | 255.36      | 255.36      | 255.36      | 255.36      |
| Childcare                        |             | 217.56      | 217.56      | 217.56      | 217.56      | 217.56      |
| TOTAL MESL                       |             | 900.24      | 900.24      | 900.24      | 900.24      | 900.24      |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 540.00      | 550.00      | 560.00      | 570.00      | 580.00      |
| PAYE (Joint)                     |             | 88.56       | 92.56       | 96.56       | 100.56      | 104.56      |
| USC 1                            |             | 16.11       | 16.66       | 17.21       | 17.76       | 18.31       |
| PRSI 1                           |             | 21.60       | 22.00       | 22.40       | 22.80       | 23.20       |
| Gross Salary 2                   |             | 540.00      | 550.00      | 560.00      | 570.00      | 580.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 16.11       | 16.66       | 17.21       | 17.76       | 18.31       |
| PRSI 2                           |             | 21.60       | 22.00       | 22.40       | 22.80       | 23.20       |
| NET Salary (Household)           |             | 916.03      | 930.13      | 944.23      | 958.33      | 972.43      |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 32.31       | 32.31       | 32.31       | 32.31       | 32.31       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 32.31       | 32.31       | 32.31       | 32.31       | 32.31       |
| Total Household Income           |             | 948.34      | 962.44      | 976.54      | 990.64      | 1,004.74    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | 48.10       | 62.20       | 76.30       | 90.40       | 104.50      |
|                                  |             | Adequate    | Adequate    | Adequate    | Adequate    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 14.10       | 14.10       | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |             | 5.90        | 5.90        | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |             | 29%         | 29%         | 29%         | 30%         | 30%         |



TP I

| Gross per week, per adult        |        | 590      | 600      | 610      | 620      | 630      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 590.00   | 600.00   | 610.00   | 620.00   | 630.00   |
| PAYE (Joint)                     |        | 108.24   | 112.24   | 116.24   | 120.24   | 124.24   |
| USC 1                            |        | 18.86    | 19.41    | 19.96    | 20.51    | 21.06    |
| PRSI 1                           |        | 23.60    | 24.00    | 24.40    | 24.80    | 25.20    |
| Gross Salary 2                   |        | 590.00   | 600.00   | 610.00   | 620.00   | 630.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 18.86    | 19.41    | 19.96    | 20.51    | 21.06    |
| PRSI 2                           |        | 23.60    | 24.00    | 24.40    | 24.80    | 25.20    |
| NET Salary (Household)           |        | 986.85   | 1,000.95 | 1,015.05 | 1,029.15 | 1,043.25 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,019.15 | 1,033.25 | 1,047.35 | 1,061.45 | 1,075.55 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 111.91   | 126.01   | 140.11   | 154.21   | 168.31   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 14.42    | 14.10    | 14.10    | 14.10    | 14.10    |
| Amount lost in Tax & Withdrawal  |        | 5.58     | 5.90     | 5.90     | 5.90     | 5.90     |
| Effective Marginal Rate          |        | 28%      | 29%      | 30%      | 30%      | 29%      |

# TP I

| <i>Gross per week, per adult</i> |        | 640      | 650      | 660      | 670      | 680      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 640.00   | 650.00   | 660.00   | 670.00   | 680.00   |
| PAYE (Joint)                     |        | 128.24   | 132.24   | 140.24   | 148.24   | 156.24   |
| USC 1                            |        | 21.61    | 22.16    | 22.71    | 23.26    | 23.81    |
| PRSI 1                           |        | 25.60    | 26.00    | 26.40    | 26.80    | 27.20    |
| Gross Salary 2                   |        | 640.00   | 650.00   | 660.00   | 670.00   | 680.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 21.61    | 22.16    | 22.71    | 23.26    | 23.81    |
| PRSI 2                           |        | 25.60    | 26.00    | 26.40    | 26.80    | 27.20    |
| NET Salary (Household)           |        | 1,057.35 | 1,071.45 | 1,081.55 | 1,091.65 | 1,101.75 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,089.65 | 1,103.75 | 1,113.85 | 1,123.95 | 1,134.05 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 182.41   | 196.51   | 206.61   | 216.71   | 226.81   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 14.10    | 14.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 5.90     | 5.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 30%      | 29%      | 50%      | 50%      | 49%      |

# TP I

| <i>Gross per week, per adult</i> |        | 690      | 700      | 710      | 720      | 730      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE (Joint)                     |        | 164.24   | 172.24   | 180.24   | 188.24   | 196.24   |
| USC 1                            |        | 24.36    | 24.91    | 25.46    | 26.01    | 26.56    |
| PRSI 1                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| Gross Salary 2                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 24.36    | 24.91    | 25.46    | 26.01    | 26.56    |
| PRSI 2                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| NET Salary (Household)           |        | 1,111.85 | 1,121.95 | 1,132.05 | 1,142.15 | 1,152.25 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,144.15 | 1,154.25 | 1,164.35 | 1,174.45 | 1,184.55 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 236.91   | 247.01   | 257.11   | 267.21   | 277.31   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

TP I

| Gross per week, per adult        |        | 740      | 750      | 760      | 770      | 780      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE (Joint)                     |        | 204.24   | 212.24   | 220.24   | 228.24   | 236.24   |
| USC 1                            |        | 27.11    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 1                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| Gross Salary 2                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 27.11    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 2                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| NET Salary (Household)           |        | 1,162.35 | 1,172.45 | 1,182.55 | 1,192.65 | 1,202.75 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,194.65 | 1,204.75 | 1,214.85 | 1,224.95 | 1,235.05 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 287.41   | 297.51   | 307.61   | 317.71   | 327.81   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

TP I

| Gross per week, per adult        |        | 790      | 800      | 810      | 820      | 830      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE (Joint)                     |        | 244.24   | 252.24   | 260.24   | 268.24   | 276.24   |
| USC 1                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 1                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| Gross Salary 2                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 2                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| NET Salary (Household)           |        | 1,212.85 | 1,222.95 | 1,233.05 | 1,243.15 | 1,253.25 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,245.15 | 1,255.25 | 1,265.35 | 1,275.45 | 1,285.55 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 337.91   | 348.01   | 358.11   | 368.21   | 378.31   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

TP I

| Gross per week, per adult        |        | 840      | 850      | 860      | 890      | 900      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE (Joint)                     |        | 284.24   | 292.24   | 300.24   | 324.24   | 332.24   |
| USC 1                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 1                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| Gross Salary 2                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 2                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| NET Salary (Household)           |        | 1,263.35 | 1,273.45 | 1,283.55 | 1,313.85 | 1,323.95 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,295.65 | 1,305.75 | 1,315.85 | 1,346.15 | 1,356.25 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 388.41   | 398.51   | 408.61   | 438.91   | 449.01   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 60.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 30.30    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 29.70    | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

# TP I

| <i>Gross per week, per adult</i> |        | 910      | 920      | 930      | 940      | 950      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE (Joint)                     |        | 340.24   | 348.24   | 356.24   | 364.24   | 372.24   |
| USC 1                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 1                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| Gross Salary 2                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 2                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| NET Salary (Household)           |        | 1,334.05 | 1,344.15 | 1,354.25 | 1,364.35 | 1,374.45 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,366.35 | 1,376.45 | 1,386.55 | 1,396.65 | 1,406.75 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 459.11   | 469.21   | 479.31   | 489.41   | 499.51   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |

TP I

| Gross per week, per adult        |        | 960      | 970      | 980      | 990      | 1000     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE (Joint)                     |        | 380.24   | 388.24   | 396.24   | 404.24   | 412.24   |
| USC 1                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 1                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| Gross Salary 2                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 2                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| NET Salary (Household)           |        | 1,384.55 | 1,394.65 | 1,404.75 | 1,414.85 | 1,424.95 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,416.85 | 1,426.95 | 1,437.05 | 1,447.15 | 1,457.25 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 509.61   | 519.71   | 529.81   | 539.91   | 550.01   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |



TP I

| Gross per week, per adult        |        | 1010     | 1020     | 1030     | 1040     | 1050     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE (Joint)                     |        | 420.24   | 428.24   | 436.24   | 444.24   | 452.24   |
| USC 1                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 1                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| Gross Salary 2                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 2                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| NET Salary (Household)           |        | 1,435.05 | 1,445.15 | 1,455.25 | 1,465.35 | 1,475.45 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,467.35 | 1,477.45 | 1,487.55 | 1,497.65 | 1,507.75 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 560.11   | 570.21   | 580.31   | 590.41   | 600.51   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |

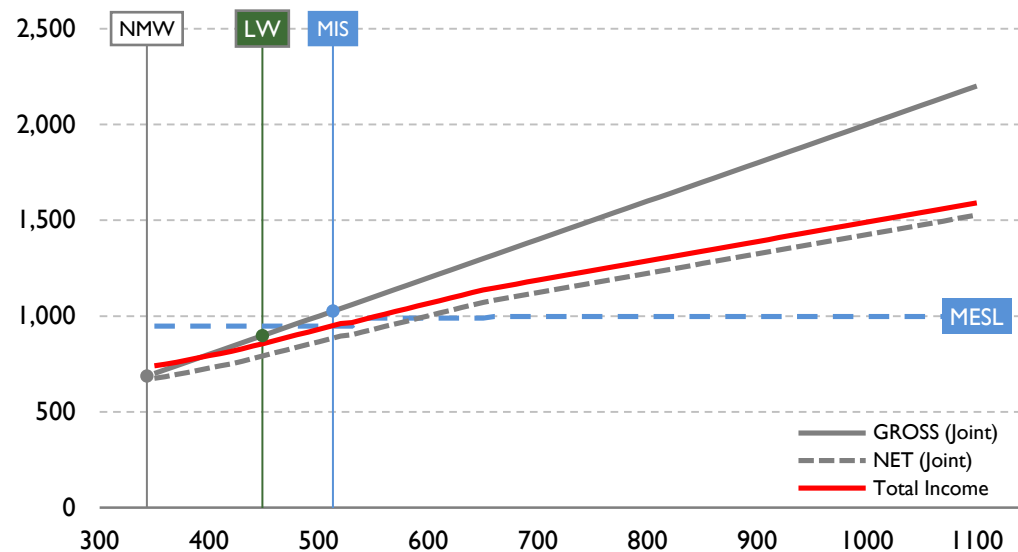
# TP I

| <i>Gross per week, per adult</i> |        | 1060     | 1070     | 1080     | 1090     | 1100     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 434.33   | 434.33   | 434.33   | 434.33   | 434.33   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 217.56   | 217.56   | 217.56   | 217.56   | 217.56   |
| TOTAL MESL                       |        | 907.25   | 907.25   | 907.25   | 907.25   | 907.25   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE (Joint)                     |        | 460.24   | 468.24   | 476.24   | 484.24   | 492.24   |
| USC 1                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 1                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| Gross Salary 2                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 2                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| NET Salary (Household)           |        | 1,485.55 | 1,495.65 | 1,505.75 | 1,515.85 | 1,525.95 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 1,517.85 | 1,527.95 | 1,538.05 | 1,548.15 | 1,558.25 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 610.61   | 620.71   | 630.81   | 640.91   | 651.01   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |

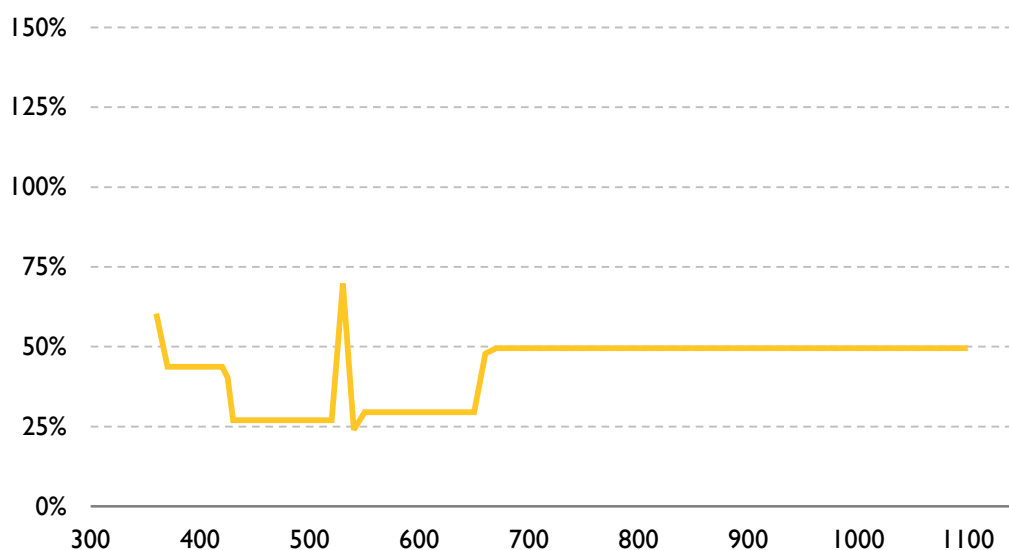
## TWO PARENT & TWO CHILDREN (PRE-SCHOOL & PRIMARY SCHOOL)

| DUBLIN                        | NMW       | LIVING WAGE | MIS      |
|-------------------------------|-----------|-------------|----------|
| <b>EXPENDITURE</b>            |           |             |          |
| MESL Core                     | 435.72    | 435.72      | 435.72   |
| Housing                       | 270.44    | 270.44      | 270.44   |
| Childcare                     | 241.15    | 241.15      | 241.15   |
| Total MESL                    |           |             |          |
| <b>INCOME</b>                 |           |             |          |
| Gross Salary 1                | 343.13    | 448.50      | 512.85   |
| PAYE (Joint)                  | 10.23     | 52.38       | 78.12    |
| USC 1                         | 5.67      | 8.84        | 10.77    |
| PRSI 1                        | 0.00      | 17.94       | 20.51    |
| Gross Salary 2                | 343.13    | 448.50      | 512.85   |
| USC 2                         | 5.67      | 8.84        | 10.77    |
| PRSI 2                        | 0.00      | 17.94       | 20.51    |
| Net Salary                    | 664.67    | 791.07      | 885.02   |
| <b>SOCIAL WELFARE</b>         |           |             |          |
| Child Benefit                 | 64.62     | 64.62       | 64.62    |
| FIS                           | 0.00      | 0.00        | 0.00     |
| BSCFA                         | 0.00      | 0.00        | 0.00     |
| OFP                           | 0.00      | 0.00        | 0.00     |
| Fuel Allowance                | 0.00      | 0.00        | 0.00     |
| Total SW                      | 64.62     | 64.62       | 64.62    |
| Household Income              | 729.29    | 855.68      | 949.64   |
| <b>ADEQUACY</b>               |           |             |          |
| Household Income – Total MESL | -218.02   | -91.62      | 2.33     |
|                               | Shortfall | Shortfall   | Marginal |

Household Income by increment of Gross Salary



Marginal Effective Tax Rate by increment of Gross Salary



# TP 2

| <i>Gross per week, per adult</i> |        | 350       | 360       | 370       | 380       | 390       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 435.72    | 435.72    | 435.72    | 435.72    | 435.72    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 947.31    | 947.31    | 947.31    | 947.31    | 947.31    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE (Joint)                     |        | 12.98     | 16.98     | 20.98     | 24.98     | 28.98     |
| USC 1                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 1                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| Gross Salary 2                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 2                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| NET Salary (Household)           |        | 675.26    | 683.19    | 694.46    | 705.73    | 716.99    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 739.87    | 747.81    | 759.07    | 770.34    | 781.61    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -207.43   | -199.50   | -188.23   | -176.97   | -165.70   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        |           | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        |           | 7.93      | 11.27     | 11.27     | 11.27     |
| Amount lost in Tax & Withdrawal  |        |           | 12.07     | 8.73      | 8.73      | 8.73      |
| Effective Marginal Rate          |        |           | 60%       | 44%       | 44%       | 44%       |

# TP 2

| <i>Gross per week, per adult</i> |        | 400       | 410       | 420       | 425       | 430       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 435.72    | 435.72    | 435.72    | 435.72    | 435.72    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 947.31    | 947.31    | 947.31    | 947.31    | 947.31    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE (Joint)                     |        | 32.98     | 36.98     | 40.98     | 42.98     | 44.98     |
| USC 1                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 1                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| Gross Salary 2                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 2                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| NET Salary (Household)           |        | 728.26    | 739.53    | 750.79    | 756.76    | 764.06    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 792.87    | 804.14    | 815.41    | 821.37    | 828.67    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -154.43   | -143.17   | -131.90   | -125.93   | -118.63   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 11.27     | 11.27     | 11.27     | 5.97      | 7.30      |
| Amount lost in Tax & Withdrawal  |        | 8.73      | 8.73      | 8.73      | 4.03      | 2.70      |
| Effective Marginal Rate          |        | 44%       | 44%       | 44%       | 40%       | 27%       |

# TP 2

| Gross per week, per adult        |        | 440       | 450       | 460       | 470       | 480       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 435.72    | 435.72    | 435.72    | 435.72    | 435.72    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 947.31    | 947.31    | 947.31    | 947.31    | 947.31    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE (Joint)                     |        | 48.98     | 52.98     | 56.98     | 60.98     | 64.98     |
| USC 1                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 1                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| Gross Salary 2                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 2                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| NET Salary (Household)           |        | 778.66    | 793.26    | 807.86    | 822.46    | 837.06    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 843.27    | 857.87    | 872.47    | 887.07    | 901.67    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -104.03   | -89.43    | -74.83    | -60.23    | -45.63    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60     | 14.60     |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40      | 5.40      |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%       | 27%       |

# TP 2

| <i>Gross per week, per adult</i> |        | 490       | 500       | 510       | 520      | 530         |
|----------------------------------|--------|-----------|-----------|-----------|----------|-------------|
| EXPENDITURE                      | DUBLIN |           |           |           |          |             |
| MESL Core                        |        | 435.72    | 435.72    | 435.72    | 435.72   | 435.72      |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44   | 270.44      |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15   | 241.15      |
| TOTAL MESL                       |        | 947.31    | 947.31    | 947.31    | 947.31   | 947.31      |
| INCOME                           |        |           |           |           |          |             |
| Gross Salary 1                   |        | 490.00    | 500.00    | 510.00    | 520.00   | 530.00      |
| PAYE (Joint)                     |        | 68.98     | 72.98     | 76.98     | 80.98    | 84.98       |
| USC 1                            |        | 10.08     | 10.38     | 10.68     | 10.98    | 15.56       |
| PRSI 1                           |        | 19.60     | 20.00     | 20.40     | 20.80    | 21.20       |
| Gross Salary 2                   |        | 490.00    | 500.00    | 510.00    | 520.00   | 530.00      |
| PAYE 2                           |        |           |           |           |          |             |
| USC 2                            |        | 10.08     | 10.38     | 10.68     | 10.98    | 15.56       |
| PRSI 2                           |        | 19.60     | 20.00     | 20.40     | 20.80    | 21.20       |
| NET Salary (Household)           |        | 851.66    | 866.26    | 880.86    | 895.46   | 901.51      |
| SOCIAL WELFARE                   |        |           |           |           |          |             |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62    | 64.62       |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00     | 0.00        |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00     | 0.00        |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00     | 0.00        |
| Fuel Allowance                   |        |           |           |           |          |             |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62    | 64.62       |
| Total Household Income           |        | 916.27    | 930.87    | 945.47    | 960.07   | 966.12      |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full     | Doctor Only |
| INCOME ADEQUACY                  |        |           |           |           |          |             |
| Income - Total MESL              |        | -31.03    | -16.43    | -1.83     | 12.77    | 18.82       |
|                                  |        | Shortfall | Shortfall | Shortfall | Adequate | Adequate    |
| METR                             |        |           |           |           |          |             |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00    | 20.00       |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60    | 6.05        |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40     | 13.95       |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%      | 70%         |

# TP 2

| Gross per week, per adult        |             | 540         | 550         | 560         | 570         | 580         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 478.10      | 478.10      | 478.10      | 478.10      | 478.10      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 241.15      | 241.15      | 241.15      | 241.15      | 241.15      |
| TOTAL MESL                       |             | 989.69      | 989.69      | 989.69      | 989.69      | 989.69      |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 540.00      | 550.00      | 560.00      | 570.00      | 580.00      |
| PAYE (Joint)                     |             | 87.87       | 91.87       | 95.87       | 99.87       | 103.87      |
| USC 1                            |             | 16.11       | 16.66       | 17.21       | 17.76       | 18.31       |
| PRSI 1                           |             | 21.60       | 22.00       | 22.40       | 22.80       | 23.20       |
| Gross Salary 2                   |             | 540.00      | 550.00      | 560.00      | 570.00      | 580.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 16.11       | 16.66       | 17.21       | 17.76       | 18.31       |
| PRSI 2                           |             | 21.60       | 22.00       | 22.40       | 22.80       | 23.20       |
| NET Salary (Household)           |             | 916.72      | 930.82      | 944.92      | 959.02      | 973.12      |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 64.62       | 64.62       | 64.62       | 64.62       | 64.62       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 64.62       | 64.62       | 64.62       | 64.62       | 64.62       |
| Total Household Income           |             | 981.34      | 995.44      | 1,009.54    | 1,023.64    | 1,037.74    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | -8.36       | 5.74        | 19.84       | 33.94       | 48.04       |
|                                  |             | Shortfall   | Adequate    | Adequate    | Adequate    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 15.21       | 14.10       | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |             | 4.79        | 5.90        | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |             | 24%         | 29%         | 30%         | 30%         | 29%         |



# TP 2

| <i>Gross per week, per adult</i> |             | 590         | 600         | 610         | 620         | 630         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 478.10      | 478.10      | 478.10      | 478.10      | 478.10      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 241.15      | 241.15      | 241.15      | 241.15      | 241.15      |
| TOTAL MESL                       |             | 989.69      | 989.69      | 989.69      | 989.69      | 989.69      |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 590.00      | 600.00      | 610.00      | 620.00      | 630.00      |
| PAYE (Joint)                     |             | 107.87      | 111.87      | 115.87      | 119.87      | 123.87      |
| USC 1                            |             | 18.86       | 19.41       | 19.96       | 20.51       | 21.06       |
| PRSI 1                           |             | 23.60       | 24.00       | 24.40       | 24.80       | 25.20       |
| Gross Salary 2                   |             | 590.00      | 600.00      | 610.00      | 620.00      | 630.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 18.86       | 19.41       | 19.96       | 20.51       | 21.06       |
| PRSI 2                           |             | 23.60       | 24.00       | 24.40       | 24.80       | 25.20       |
| NET Salary (Household)           |             | 987.22      | 1,001.32    | 1,015.42    | 1,029.52    | 1,043.62    |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 64.62       | 64.62       | 64.62       | 64.62       | 64.62       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 64.62       | 64.62       | 64.62       | 64.62       | 64.62       |
| Total Household Income           |             | 1,051.84    | 1,065.94    | 1,080.04    | 1,094.14    | 1,108.24    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | 62.14       | 76.24       | 90.34       | 104.44      | 118.54      |
|                                  |             | Adequate    | Adequate    | Adequate    | Adequate    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 14.10       | 14.10       | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |             | 5.90        | 5.90        | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |             | 30%         | 30%         | 29%         | 30%         | 29%         |

# TP 2

| <i>Gross per week, per adult</i> |        | 640         | 650         | 660      | 670      | 680      |
|----------------------------------|--------|-------------|-------------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |             |             |          |          |          |
| MESL Core                        |        | 478.10      | 478.10      | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44      | 270.44      | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15      | 241.15      | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 989.69      | 989.69      | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |             |             |          |          |          |
| Gross Salary 1                   |        | 640.00      | 650.00      | 660.00   | 670.00   | 680.00   |
| PAYE (Joint)                     |        | 127.87      | 131.87      | 139.53   | 147.53   | 155.53   |
| USC 1                            |        | 21.61       | 22.16       | 22.71    | 23.26    | 23.81    |
| PRSI 1                           |        | 25.60       | 26.00       | 26.40    | 26.80    | 27.20    |
| Gross Salary 2                   |        | 640.00      | 650.00      | 660.00   | 670.00   | 680.00   |
| PAYE 2                           |        |             |             |          |          |          |
| USC 2                            |        | 21.61       | 22.16       | 22.71    | 23.26    | 23.81    |
| PRSI 2                           |        | 25.60       | 26.00       | 26.40    | 26.80    | 27.20    |
| NET Salary (Household)           |        | 1,057.72    | 1,071.82    | 1,082.26 | 1,092.36 | 1,102.46 |
| SOCIAL WELFARE                   |        |             |             |          |          |          |
| Child Benefit                    |        | 64.62       | 64.62       | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00        | 0.00        | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00        | 0.00        | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00        | 0.00        | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |             |             |          |          |          |
| Total Social Welfare             |        | 64.62       | 64.62       | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,122.34    | 1,136.44    | 1,146.88 | 1,156.98 | 1,167.08 |
| MEDICAL CARD                     |        | Doctor Only | Doctor Only | None     | None     | None     |
| INCOME ADEQUACY                  |        |             |             |          |          |          |
| Income - Total MESL              |        | 132.64      | 146.74      | 148.91   | 159.01   | 169.11   |
|                                  |        | Adequate    | Adequate    | Adequate | Adequate | Adequate |
| METR                             |        |             |             |          |          |          |
| Change in Gross Salary           |        | 20.00       | 20.00       | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 14.10       | 14.10       | 10.44    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 5.90        | 5.90        | 9.56     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 30%         | 30%         | 48%      | 50%      | 50%      |

# TP 2

| Gross per week, per adult        |        | 690      | 700      | 710      | 720      | 730      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE (Joint)                     |        | 163.53   | 171.53   | 179.53   | 187.53   | 195.53   |
| USC 1                            |        | 24.36    | 24.91    | 25.46    | 26.01    | 26.56    |
| PRSI 1                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| Gross Salary 2                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 24.36    | 24.91    | 25.46    | 26.01    | 26.56    |
| PRSI 2                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| NET Salary (Household)           |        | 1,112.56 | 1,122.66 | 1,132.76 | 1,142.86 | 1,152.96 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,177.18 | 1,187.28 | 1,197.38 | 1,207.48 | 1,217.58 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 179.21   | 189.31   | 199.41   | 209.51   | 219.61   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 49%      | 50%      | 50%      |

# TP 2

| <i>Gross per week, per adult</i> |        | 740      | 750      | 760      | 770      | 780      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE (Joint)                     |        | 203.53   | 211.53   | 219.53   | 227.53   | 235.53   |
| USC 1                            |        | 27.11    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 1                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| Gross Salary 2                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 27.11    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 2                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| NET Salary (Household)           |        | 1,163.06 | 1,173.16 | 1,183.26 | 1,193.36 | 1,203.46 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,227.68 | 1,237.78 | 1,247.88 | 1,257.98 | 1,268.08 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 229.71   | 239.81   | 249.91   | 260.01   | 270.11   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 49%      | 50%      | 50%      |

# TP 2

| Gross per week, per adult        |        | 790      | 800      | 810      | 820      | 830      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE (Joint)                     |        | 243.53   | 251.53   | 259.53   | 267.53   | 275.53   |
| USC 1                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 1                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| Gross Salary 2                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 2                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| NET Salary (Household)           |        | 1,213.56 | 1,223.66 | 1,233.76 | 1,243.86 | 1,253.96 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,278.18 | 1,288.28 | 1,298.38 | 1,308.48 | 1,318.58 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 280.21   | 290.31   | 300.41   | 310.51   | 320.61   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 49%      | 50%      | 50%      |

# TP 2

| Gross per week, per adult        |        | 840      | 850      | 860      | 890      | 900      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE (Joint)                     |        | 283.53   | 291.53   | 299.53   | 323.53   | 331.53   |
| USC 1                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 1                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| Gross Salary 2                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 2                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| NET Salary (Household)           |        | 1,264.06 | 1,274.16 | 1,284.26 | 1,314.56 | 1,324.66 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,328.68 | 1,338.78 | 1,348.88 | 1,379.18 | 1,389.28 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 330.71   | 340.81   | 350.91   | 381.21   | 391.31   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 60.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 30.30    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 29.70    | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 49%      | 50%      | 50%      |

# TP 2

| <i>Gross per week, per adult</i> |        | 910      | 920      | 930      | 940      | 950      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE (Joint)                     |        | 339.53   | 347.53   | 355.53   | 363.53   | 371.53   |
| USC 1                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 1                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| Gross Salary 2                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 2                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| NET Salary (Household)           |        | 1,334.76 | 1,344.86 | 1,354.96 | 1,365.06 | 1,375.16 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,399.38 | 1,409.48 | 1,419.58 | 1,429.68 | 1,439.78 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 401.41   | 411.51   | 421.61   | 431.71   | 441.81   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |

# TP 2

| Gross per week, per adult        |        | 960      | 970      | 980      | 990      | 1000     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE (Joint)                     |        | 379.53   | 387.53   | 395.53   | 403.53   | 411.53   |
| USC 1                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 1                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| Gross Salary 2                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 2                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| NET Salary (Household)           |        | 1,385.26 | 1,395.36 | 1,405.46 | 1,415.56 | 1,425.66 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,449.88 | 1,459.98 | 1,470.08 | 1,480.18 | 1,490.28 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 451.91   | 462.01   | 472.11   | 482.21   | 492.31   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |



# TP 2

| <i>Gross per week, per adult</i> |        | 1010     | 1020     | 1030     | 1040     | 1050     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE (Joint)                     |        | 419.53   | 427.53   | 435.53   | 443.53   | 451.53   |
| USC 1                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 1                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| Gross Salary 2                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 2                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| NET Salary (Household)           |        | 1,435.76 | 1,445.86 | 1,455.96 | 1,466.06 | 1,476.16 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,500.38 | 1,510.48 | 1,520.58 | 1,530.68 | 1,540.78 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 502.41   | 512.51   | 522.61   | 532.71   | 542.81   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |

# TP 2

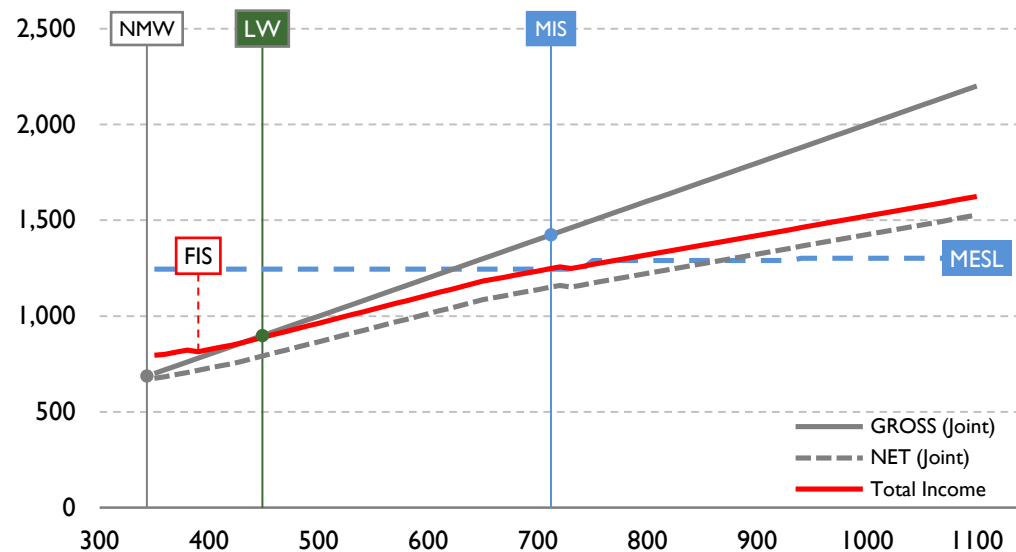
| <i>Gross per week, per adult</i> |        | 1060     | 1070     | 1080     | 1090     | 1100     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 486.37   | 486.37   | 486.37   | 486.37   | 486.37   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 997.96   | 997.96   | 997.96   | 997.96   | 997.96   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE (Joint)                     |        | 459.53   | 467.53   | 475.53   | 483.53   | 491.53   |
| USC 1                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 1                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| Gross Salary 2                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 2                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| NET Salary (Household)           |        | 1,486.26 | 1,496.36 | 1,506.46 | 1,516.56 | 1,526.66 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 1,550.88 | 1,560.98 | 1,571.08 | 1,581.18 | 1,591.28 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 552.91   | 563.01   | 573.11   | 583.21   | 593.31   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |

## TWO PARENT & THREE CHILDREN (INFANT, PRE-SCHOOL & PRIMARY)

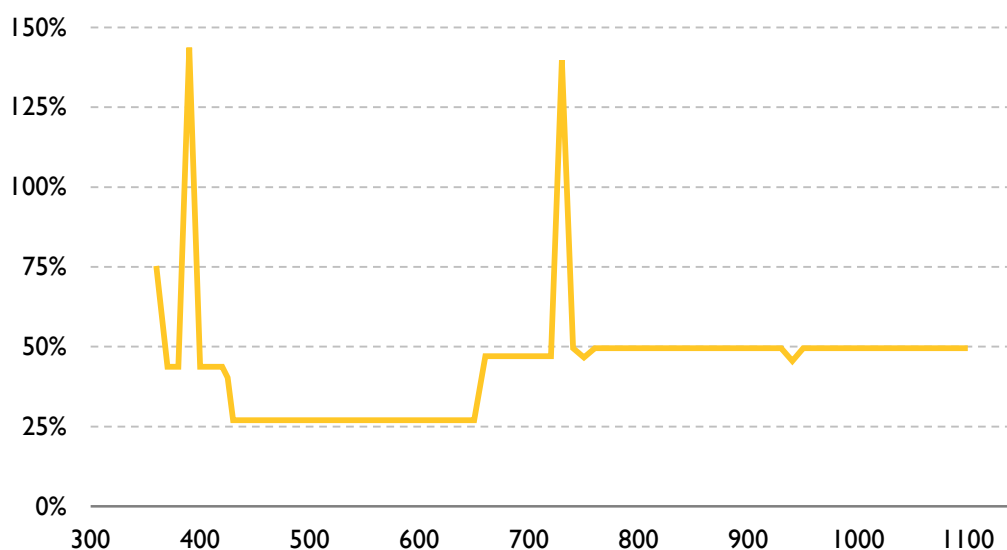
### DUBLIN

|                               | NMW       | LIVING WAGE | MIS      |
|-------------------------------|-----------|-------------|----------|
| <b>EXPENDITURE</b>            |           |             |          |
| MESL Core                     | 515.89    | 515.89      | 515.89   |
| Housing                       | 270.44    | 270.44      | 270.44   |
| Childcare                     | 458.71    | 458.71      | 458.71   |
| Total MESL                    | 1,245.05  | 1,245.05    | 1,245.05 |
| <b>INCOME</b>                 |           |             |          |
| Gross Salary 1                | 343.13    | 448.50      | 711.75   |
| PAYE (Joint)                  | 10.21     | 52.36       | 182.36   |
| USC 1                         | 5.67      | 8.84        | 16.73    |
| PRSI 1                        | 0.00      | 17.94       | 28.47    |
| Gross Salary 2                | 343.13    | 448.50      | 711.75   |
| USC 2                         | 5.67      | 8.84        | 16.73    |
| PRSI 2                        | 0.00      | 17.94       | 28.47    |
| Net Salary                    | 664.69    | 791.09      | 1,150.73 |
| <b>SOCIAL WELFARE</b>         |           |             |          |
| Child Benefit                 | 96.92     | 96.92       | 96.92    |
| FIS                           | 29.00     | 0.00        | 0.00     |
| BSCFA                         | 0.00      | 0.00        | 0.00     |
| OFP                           | 0.00      | 0.00        | 0.00     |
| Fuel Allowance                | 0.00      | 0.00        | 0.00     |
| Total SW                      | 125.92    | 96.92       | 96.92    |
| Household Income              | 790.61    | 888.01      | 1,247.66 |
| <b>ADEQUACY</b>               |           |             |          |
| Household Income – Total MESL | -454.43   | -357.03     | 2.61     |
|                               | Shortfall | Shortfall   | Marginal |

Household Income by increment of Gross Salary



Marginal Effective Tax Rate by increment of Gross Salary



# TP 3

| <i>Gross per week, per adult</i> |        | 350       | 360       | 370       | 380       | 390       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE (Joint)                     |        | 12.96     | 16.96     | 20.96     | 24.96     | 28.96     |
| USC 1                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 1                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| Gross Salary 2                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 2                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| NET Salary (Household)           |        | 675.28    | 683.21    | 694.48    | 705.75    | 717.01    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 23.00     | 20.00     | 20.00     | 20.00     | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 119.92    | 116.92    | 116.92    | 116.92    | 96.92     |
| Total Household Income           |        | 795.20    | 800.13    | 811.40    | 822.67    | 813.93    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -449.84   | -444.91   | -433.64   | -422.38   | -431.11   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        |           | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        |           | 4.93      | 11.27     | 11.27     | -8.73     |
| Amount lost in Tax & Withdrawal  |        |           | 15.07     | 8.73      | 8.73      | 28.73     |
| Effective Marginal Rate          |        |           | 75%       | 44%       | 44%       | 144%      |

# TP 3

| <i>Gross per week, per adult</i> |        | 400       | 410       | 420       | 425       | 430       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE (Joint)                     |        | 32.96     | 36.96     | 40.96     | 42.96     | 44.96     |
| USC 1                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 1                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| Gross Salary 2                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 2                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| NET Salary (Household)           |        | 728.28    | 739.55    | 750.81    | 756.78    | 764.08    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| Total Household Income           |        | 825.20    | 836.47    | 847.73    | 853.70    | 861.00    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -419.84   | -408.58   | -397.31   | -391.34   | -384.04   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 11.27     | 11.27     | 11.27     | 5.97      | 7.30      |
| Amount lost in Tax & Withdrawal  |        | 8.73      | 8.73      | 8.73      | 4.03      | 2.70      |
| Effective Marginal Rate          |        | 44%       | 44%       | 44%       | 40%       | 27%       |

# TP 3

| Gross per week, per adult        |        | 440       | 450       | 460       | 470       | 480       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE (Joint)                     |        | 48.96     | 52.96     | 56.96     | 60.96     | 64.96     |
| USC 1                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 1                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| Gross Salary 2                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 2                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| NET Salary (Household)           |        | 778.68    | 793.28    | 807.88    | 822.48    | 837.08    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| Total Household Income           |        | 875.60    | 890.20    | 904.80    | 919.40    | 934.00    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -369.44   | -354.84   | -340.24   | -325.64   | -311.04   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60     | 14.60     |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40      | 5.40      |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%       | 27%       |

# TP 3

| <i>Gross per week, per adult</i> |        | 490       | 500       | 510       | 520       | 530       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 490.00    | 500.00    | 510.00    | 520.00    | 530.00    |
| PAYE (Joint)                     |        | 68.96     | 72.96     | 76.96     | 80.96     | 84.96     |
| USC 1                            |        | 10.08     | 10.38     | 10.68     | 10.98     | 11.28     |
| PRSI 1                           |        | 19.60     | 20.00     | 20.40     | 20.80     | 21.20     |
| Gross Salary 2                   |        | 490.00    | 500.00    | 510.00    | 520.00    | 530.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 10.08     | 10.38     | 10.68     | 10.98     | 11.28     |
| PRSI 2                           |        | 19.60     | 20.00     | 20.40     | 20.80     | 21.20     |
| NET Salary (Household)           |        | 851.68    | 866.28    | 880.88    | 895.48    | 910.08    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| Total Household Income           |        | 948.60    | 963.20    | 977.80    | 992.40    | 1,007.00  |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -296.44   | -281.84   | -267.24   | -252.64   | -238.04   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60     | 14.60     |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40      | 5.40      |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%       | 27%       |

# TP 3

| <i>Gross per week, per adult</i> |        | 540       | 550       | 560       | 570       | 580       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 540.00    | 550.00    | 560.00    | 570.00    | 580.00    |
| PAYE (Joint)                     |        | 88.96     | 92.96     | 96.96     | 100.96    | 104.96    |
| USC 1                            |        | 11.58     | 11.88     | 12.18     | 12.48     | 12.78     |
| PRSI 1                           |        | 21.60     | 22.00     | 22.40     | 22.80     | 23.20     |
| Gross Salary 2                   |        | 540.00    | 550.00    | 560.00    | 570.00    | 580.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 11.58     | 11.88     | 12.18     | 12.48     | 12.78     |
| PRSI 2                           |        | 21.60     | 22.00     | 22.40     | 22.80     | 23.20     |
| NET Salary (Household)           |        | 924.68    | 939.28    | 953.88    | 968.48    | 983.08    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| Total Household Income           |        | 1,021.60  | 1,036.20  | 1,050.80  | 1,065.40  | 1,080.00  |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -223.44   | -208.84   | -194.24   | -179.64   | -165.04   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60     | 14.60     |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40      | 5.40      |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%       | 27%       |



# TP 3

| Gross per week, per adult        |        | 590       | 600       | 610       | 620       | 630       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 590.00    | 600.00    | 610.00    | 620.00    | 630.00    |
| PAYE (Joint)                     |        | 108.96    | 112.96    | 116.96    | 120.96    | 124.96    |
| USC 1                            |        | 13.08     | 13.38     | 13.68     | 13.98     | 14.28     |
| PRSI 1                           |        | 23.60     | 24.00     | 24.40     | 24.80     | 25.20     |
| Gross Salary 2                   |        | 590.00    | 600.00    | 610.00    | 620.00    | 630.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 13.08     | 13.38     | 13.68     | 13.98     | 14.28     |
| PRSI 2                           |        | 23.60     | 24.00     | 24.40     | 24.80     | 25.20     |
| NET Salary (Household)           |        | 997.68    | 1,012.28  | 1,026.88  | 1,041.48  | 1,056.08  |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| Total Household Income           |        | 1,094.60  | 1,109.20  | 1,123.80  | 1,138.40  | 1,153.00  |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -150.44   | -135.84   | -121.24   | -106.64   | -92.04    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 14.60     | 14.60     | 14.60     | 14.60     | 14.60     |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 5.40      | 5.40      | 5.40      |
| Effective Marginal Rate          |        | 27%       | 27%       | 27%       | 27%       | 27%       |

# TP 3

| <i>Gross per week, per adult</i> |        | 640       | 650       | 660       | 670       | 680       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 515.89    | 515.89    | 515.89    | 515.89    | 515.89    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 458.71    | 458.71    | 458.71    | 458.71    | 458.71    |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  | 1,245.05  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 640.00    | 650.00    | 660.00    | 670.00    | 680.00    |
| PAYE (Joint)                     |        | 128.96    | 132.96    | 140.96    | 148.96    | 156.96    |
| USC 1                            |        | 14.58     | 14.88     | 15.18     | 15.48     | 15.78     |
| PRSI 1                           |        | 25.60     | 26.00     | 26.40     | 26.80     | 27.20     |
| Gross Salary 2                   |        | 640.00    | 650.00    | 660.00    | 670.00    | 680.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 14.58     | 14.88     | 15.18     | 15.48     | 15.78     |
| PRSI 2                           |        | 25.60     | 26.00     | 26.40     | 26.80     | 27.20     |
| NET Salary (Household)           |        | 1,070.68  | 1,085.28  | 1,095.88  | 1,106.48  | 1,117.08  |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92     | 96.92     | 96.92     |
| Total Household Income           |        | 1,167.60  | 1,182.20  | 1,192.80  | 1,203.40  | 1,214.00  |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -77.44    | -62.84    | -52.24    | -41.64    | -31.04    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 14.60     | 14.60     | 10.60     | 10.60     | 10.60     |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 5.40      | 9.40      | 9.40      | 9.40      |
| Effective Marginal Rate          |        | 27%       | 27%       | 47%       | 47%       | 47%       |

# TP 3

| Gross per week, per adult        |        | 690       | 700       | 710      | 720      | 730         |
|----------------------------------|--------|-----------|-----------|----------|----------|-------------|
| EXPENDITURE                      | DUBLIN |           |           |          |          |             |
| MESL Core                        |        | 515.89    | 515.89    | 515.89   | 515.89   | 515.89      |
| Housing                          |        | 270.44    | 270.44    | 270.44   | 270.44   | 270.44      |
| Childcare                        |        | 458.71    | 458.71    | 458.71   | 458.71   | 458.71      |
| TOTAL MESL                       |        | 1,245.05  | 1,245.05  | 1,245.05 | 1,245.05 | 1,245.05    |
| INCOME                           |        |           |           |          |          |             |
| Gross Salary 1                   |        | 690.00    | 700.00    | 710.00   | 720.00   | 730.00      |
| PAYE (Joint)                     |        | 164.96    | 172.96    | 180.96   | 188.96   | 196.96      |
| USC 1                            |        | 16.08     | 16.38     | 16.68    | 16.98    | 26.56       |
| PRSI 1                           |        | 27.60     | 28.00     | 28.40    | 28.80    | 29.20       |
| Gross Salary 2                   |        | 690.00    | 700.00    | 710.00   | 720.00   | 730.00      |
| PAYE 2                           |        |           |           |          |          |             |
| USC 2                            |        | 16.08     | 16.38     | 16.68    | 16.98    | 26.56       |
| PRSI 2                           |        | 27.60     | 28.00     | 28.40    | 28.80    | 29.20       |
| NET Salary (Household)           |        | 1,127.68  | 1,138.28  | 1,148.88 | 1,159.48 | 1,151.53    |
| SOCIAL WELFARE                   |        |           |           |          |          |             |
| Child Benefit                    |        | 96.92     | 96.92     | 96.92    | 96.92    | 96.92       |
| FIS                              |        | 0.00      | 0.00      | 0.00     | 0.00     | 0.00        |
| BSCFA                            |        | 0.00      | 0.00      | 0.00     | 0.00     | 0.00        |
| OFP                              |        | 0.00      | 0.00      | 0.00     | 0.00     | 0.00        |
| Fuel Allowance                   |        |           |           |          |          |             |
| Total Social Welfare             |        | 96.92     | 96.92     | 96.92    | 96.92    | 96.92       |
| Total Household Income           |        | 1,224.60  | 1,235.20  | 1,245.80 | 1,256.40 | 1,248.45    |
| MEDICAL CARD                     |        | Full      | Full      | Full     | Full     | Doctor Only |
| INCOME ADEQUACY                  |        |           |           |          |          |             |
| Income - Total MESL              |        | -20.44    | -9.84     | 0.76     | 11.36    | 3.41        |
|                                  |        | Shortfall | Shortfall | Marginal | Adequate | Marginal    |
| METR                             |        |           |           |          |          |             |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00    | 20.00    | 20.00       |
| Change in Total Household Income |        | 10.60     | 10.60     | 10.60    | 10.60    | -7.95       |
| Amount lost in Tax & Withdrawal  |        | 9.40      | 9.40      | 9.40     | 9.40     | 27.95       |
| Effective Marginal Rate          |        | 47%       | 47%       | 47%      | 47%      | 140%        |

# TP 3

| Gross per week, per adult        |             | 740         | 750         | 760         | 770         | 780         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 515.89      | 560.08      | 560.08      | 560.08      | 560.08      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 458.71      | 458.71      | 458.71      | 458.71      | 458.71      |
| TOTAL MESL                       |             | 1,245.05    | 1,289.23    | 1,289.23    | 1,289.23    | 1,289.23    |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 740.00      | 750.00      | 760.00      | 770.00      | 780.00      |
| PAYE (Joint)                     |             | 204.96      | 212.38      | 220.38      | 228.38      | 236.38      |
| USC 1                            |             | 27.11       | 27.66       | 28.21       | 28.76       | 29.31       |
| PRSI 1                           |             | 29.60       | 30.00       | 30.40       | 30.80       | 31.20       |
| Gross Salary 2                   |             | 740.00      | 750.00      | 760.00      | 770.00      | 780.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 27.11       | 27.66       | 28.21       | 28.76       | 29.31       |
| PRSI 2                           |             | 29.60       | 30.00       | 30.40       | 30.80       | 31.20       |
| NET Salary (Household)           |             | 1,161.63    | 1,172.31    | 1,182.41    | 1,192.51    | 1,202.61    |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 96.92       | 96.92       | 96.92       | 96.92       | 96.92       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 96.92       | 96.92       | 96.92       | 96.92       | 96.92       |
| Total Household Income           |             | 1,258.55    | 1,269.23    | 1,279.33    | 1,289.43    | 1,299.53    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | 13.51       | -20.00      | -9.90       | 0.20        | 10.30       |
|                                  |             | Adequate    | Shortfall   | Shortfall   | Marginal    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 10.10       | 10.68       | 10.10       | 10.10       | 10.10       |
| Amount lost in Tax & Withdrawal  |             | 9.90        | 9.32        | 9.90        | 9.90        | 9.90        |
| Effective Marginal Rate          |             | 49%         | 47%         | 50%         | 50%         | 49%         |

# TP 3

| <i>Gross per week, per adult</i> |             | 790         | 800         | 810         | 820         | 830         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 560.08      | 560.08      | 560.08      | 560.08      | 560.08      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 458.71      | 458.71      | 458.71      | 458.71      | 458.71      |
| TOTAL MESL                       |             | 1,289.23    | 1,289.23    | 1,289.23    | 1,289.23    | 1,289.23    |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 790.00      | 800.00      | 810.00      | 820.00      | 830.00      |
| PAYE (Joint)                     |             | 244.38      | 252.38      | 260.38      | 268.38      | 276.38      |
| USC 1                            |             | 29.86       | 30.41       | 30.96       | 31.51       | 32.06       |
| PRSI 1                           |             | 31.60       | 32.00       | 32.40       | 32.80       | 33.20       |
| Gross Salary 2                   |             | 790.00      | 800.00      | 810.00      | 820.00      | 830.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 29.86       | 30.41       | 30.96       | 31.51       | 32.06       |
| PRSI 2                           |             | 31.60       | 32.00       | 32.40       | 32.80       | 33.20       |
| NET Salary (Household)           |             | 1,212.71    | 1,222.81    | 1,232.91    | 1,243.01    | 1,253.11    |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 96.92       | 96.92       | 96.92       | 96.92       | 96.92       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 96.92       | 96.92       | 96.92       | 96.92       | 96.92       |
| Total Household Income           |             | 1,309.63    | 1,319.73    | 1,329.83    | 1,339.93    | 1,350.03    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | 20.40       | 30.50       | 40.60       | 50.70       | 60.80       |
|                                  |             | Adequate    | Adequate    | Adequate    | Adequate    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 10.10       | 10.10       | 10.10       | 10.10       | 10.10       |
| Amount lost in Tax & Withdrawal  |             | 9.90        | 9.90        | 9.90        | 9.90        | 9.90        |
| Effective Marginal Rate          |             | 50%         | 49%         | 50%         | 50%         | 49%         |

# TP 3

| <i>Gross per week, per adult</i> |             | 840         | 850         | 860         | 890         | 900         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 560.08      | 560.08      | 560.08      | 560.08      | 560.08      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 458.71      | 458.71      | 458.71      | 458.71      | 458.71      |
| TOTAL MESL                       |             | 1,289.23    | 1,289.23    | 1,289.23    | 1,289.23    | 1,289.23    |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 840.00      | 850.00      | 860.00      | 890.00      | 900.00      |
| PAYE (Joint)                     |             | 284.38      | 292.38      | 300.38      | 324.38      | 332.38      |
| USC 1                            |             | 32.61       | 33.16       | 33.71       | 35.36       | 35.91       |
| PRSI 1                           |             | 33.60       | 34.00       | 34.40       | 35.60       | 36.00       |
| Gross Salary 2                   |             | 840.00      | 850.00      | 860.00      | 890.00      | 900.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 32.61       | 33.16       | 33.71       | 35.36       | 35.91       |
| PRSI 2                           |             | 33.60       | 34.00       | 34.40       | 35.60       | 36.00       |
| NET Salary (Household)           |             | 1,263.21    | 1,273.31    | 1,283.41    | 1,313.71    | 1,323.81    |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 96.92       | 96.92       | 96.92       | 96.92       | 96.92       |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 96.92       | 96.92       | 96.92       | 96.92       | 96.92       |
| Total Household Income           |             | 1,360.13    | 1,370.23    | 1,380.33    | 1,410.63    | 1,420.73    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | 70.90       | 81.00       | 91.10       | 121.40      | 131.50      |
|                                  |             | Adequate    | Adequate    | Adequate    | Adequate    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 60.00       | 20.00       |
| Change in Total Household Income |             | 10.10       | 10.10       | 10.10       | 30.30       | 10.10       |
| Amount lost in Tax & Withdrawal  |             | 9.90        | 9.90        | 9.90        | 29.70       | 9.90        |
| Effective Marginal Rate          |             | 50%         | 49%         | 50%         | 50%         | 49%         |

# TP 3

| <i>Gross per week, per adult</i> |        | 910         | 920         | 930         | 940      | 950      |
|----------------------------------|--------|-------------|-------------|-------------|----------|----------|
| EXPENDITURE                      | DUBLIN |             |             |             |          |          |
| MESL Core                        |        | 560.08      | 560.08      | 560.08      | 571.74   | 571.74   |
| Housing                          |        | 270.44      | 270.44      | 270.44      | 270.44   | 270.44   |
| Childcare                        |        | 458.71      | 458.71      | 458.71      | 458.71   | 458.71   |
| TOTAL MESL                       |        | 1,289.23    | 1,289.23    | 1,289.23    | 1,300.90 | 1,300.90 |
| INCOME                           |        |             |             |             |          |          |
| Gross Salary 1                   |        | 910.00      | 920.00      | 930.00      | 940.00   | 950.00   |
| PAYE (Joint)                     |        | 340.38      | 348.38      | 356.38      | 363.59   | 371.59   |
| USC 1                            |        | 36.46       | 37.01       | 37.56       | 38.11    | 38.66    |
| PRSI 1                           |        | 36.40       | 36.80       | 37.20       | 37.60    | 38.00    |
| Gross Salary 2                   |        | 910.00      | 920.00      | 930.00      | 940.00   | 950.00   |
| PAYE 2                           |        |             |             |             |          |          |
| USC 2                            |        | 36.46       | 37.01       | 37.56       | 38.11    | 38.66    |
| PRSI 2                           |        | 36.40       | 36.80       | 37.20       | 37.60    | 38.00    |
| NET Salary (Household)           |        | 1,333.91    | 1,344.01    | 1,354.11    | 1,365.00 | 1,375.10 |
| SOCIAL WELFARE                   |        |             |             |             |          |          |
| Child Benefit                    |        | 96.92       | 96.92       | 96.92       | 96.92    | 96.92    |
| FIS                              |        | 0.00        | 0.00        | 0.00        | 0.00     | 0.00     |
| BSCFA                            |        | 0.00        | 0.00        | 0.00        | 0.00     | 0.00     |
| OFP                              |        | 0.00        | 0.00        | 0.00        | 0.00     | 0.00     |
| Fuel Allowance                   |        |             |             |             |          |          |
| Total Social Welfare             |        | 96.92       | 96.92       | 96.92       | 96.92    | 96.92    |
| Total Household Income           |        | 1,430.83    | 1,440.93    | 1,451.03    | 1,461.92 | 1,472.02 |
| MEDICAL CARD                     |        | Doctor Only | Doctor Only | Doctor Only | None     | None     |
| INCOME ADEQUACY                  |        |             |             |             |          |          |
| Income - Total MESL              |        | 141.60      | 151.70      | 161.80      | 161.03   | 171.13   |
|                                  |        | Adequate    | Adequate    | Adequate    | Adequate | Adequate |
| METR                             |        |             |             |             |          |          |
| Change in Gross Salary           |        | 20.00       | 20.00       | 20.00       | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10       | 10.10       | 10.10       | 10.89    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90        | 9.90        | 9.90        | 9.11     | 9.90     |
| Effective Marginal Rate          |        | 50%         | 50%         | 49%         | 46%      | 50%      |

# TP 3

| <i>Gross per week, per adult</i> |        | 960      | 970      | 980      | 990      | 1000     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 571.74   | 571.74   | 571.74   | 571.74   | 571.74   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 458.71   | 458.71   | 458.71   | 458.71   | 458.71   |
| TOTAL MESL                       |        | 1,300.90 | 1,300.90 | 1,300.90 | 1,300.90 | 1,300.90 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE (Joint)                     |        | 379.59   | 387.59   | 395.59   | 403.59   | 411.59   |
| USC 1                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 1                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| Gross Salary 2                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 2                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| NET Salary (Household)           |        | 1,385.20 | 1,395.30 | 1,405.40 | 1,415.50 | 1,425.60 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 96.92    | 96.92    | 96.92    | 96.92    | 96.92    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 96.92    | 96.92    | 96.92    | 96.92    | 96.92    |
| Total Household Income           |        | 1,482.12 | 1,492.22 | 1,502.32 | 1,512.42 | 1,522.52 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 181.23   | 191.33   | 201.43   | 211.53   | 221.63   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 49%      | 50%      |



TP 3

| Gross per week, per adult        |        | I010     | I020     | I030     | I040     | I050     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 571.74   | 571.74   | 571.74   | 571.74   | 571.74   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 458.71   | 458.71   | 458.71   | 458.71   | 458.71   |
| TOTAL MESL                       |        | 1,300.90 | 1,300.90 | 1,300.90 | 1,300.90 | 1,300.90 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE (Joint)                     |        | 419.59   | 427.59   | 435.59   | 443.59   | 451.59   |
| USC 1                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 1                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| Gross Salary 2                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 2                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| NET Salary (Household)           |        | 1,435.70 | 1,445.80 | 1,455.90 | 1,466.00 | 1,476.10 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 96.92    | 96.92    | 96.92    | 96.92    | 96.92    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 96.92    | 96.92    | 96.92    | 96.92    | 96.92    |
| Total Household Income           |        | 1,532.62 | 1,542.72 | 1,552.82 | 1,562.92 | 1,573.02 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 231.73   | 241.83   | 251.93   | 262.03   | 272.13   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 49%      | 50%      |

TP 3

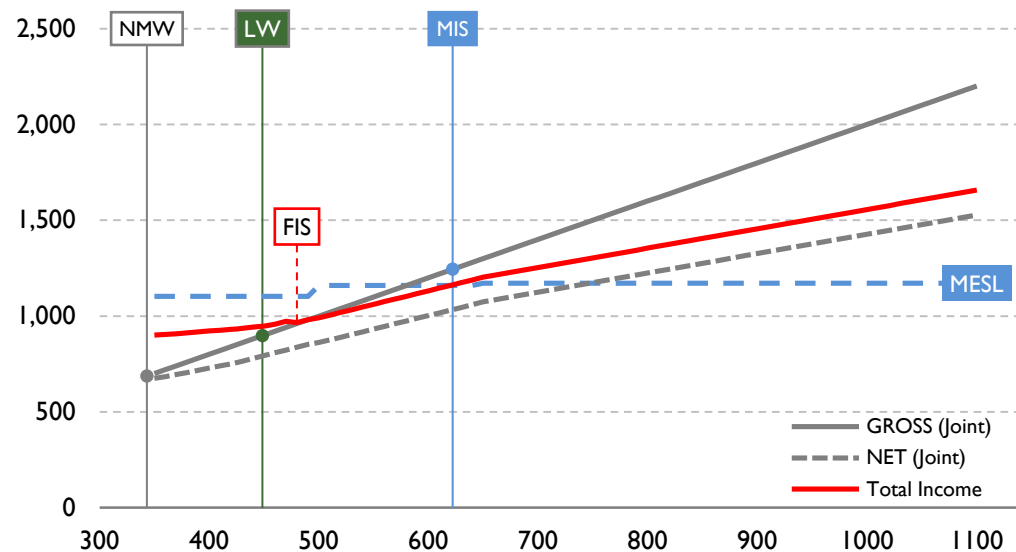
| Gross per week, per adult        |        | 1060     | 1070     | 1080     | 1090     | 1100     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 571.74   | 571.74   | 571.74   | 571.74   | 571.74   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 458.71   | 458.71   | 458.71   | 458.71   | 458.71   |
| TOTAL MESL                       |        | 1,300.90 | 1,300.90 | 1,300.90 | 1,300.90 | 1,300.90 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE (Joint)                     |        | 459.59   | 467.59   | 475.59   | 483.59   | 491.59   |
| USC 1                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 1                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| Gross Salary 2                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 2                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| NET Salary (Household)           |        | 1,486.20 | 1,496.30 | 1,506.40 | 1,516.50 | 1,526.60 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 96.92    | 96.92    | 96.92    | 96.92    | 96.92    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 96.92    | 96.92    | 96.92    | 96.92    | 96.92    |
| Total Household Income           |        | 1,583.12 | 1,593.22 | 1,603.32 | 1,613.42 | 1,623.52 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 282.23   | 292.33   | 302.43   | 312.53   | 322.63   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 49%      | 50%      |

## TWO PARENT & FOUR CHILDREN (TWO PRIMARY & TWO SECONDARY)

### DUBLIN

|                               | NMW       | LIVING WAGE | MIS      |
|-------------------------------|-----------|-------------|----------|
| <b>EXPENDITURE</b>            |           |             |          |
| MESL Core                     | 722.19    | 722.19      | 779.04   |
| Housing                       | 270.44    | 270.44      | 270.44   |
| Childcare                     | 109.61    | 109.61      | 109.61   |
| Total MESL                    | 1,102.24  | 1,102.24    | 1,159.09 |
| <b>INCOME</b>                 |           |             |          |
| Gross Salary 1                | 343.13    | 448.50      | 622.05   |
| PAYE (Joint)                  | 10.19     | 52.34       | 119.53   |
| USC 1                         | 5.67      | 8.84        | 20.62    |
| PRSI 1                        | 0.00      | 17.94       | 24.88    |
| Gross Salary 2                | 343.13    | 448.50      | 622.05   |
| USC 2                         | 5.67      | 8.84        | 20.62    |
| PRSI 2                        | 0.00      | 17.94       | 24.88    |
| Net Salary                    | 664.71    | 791.11      | 1,033.57 |
| <b>SOCIAL WELFARE</b>         |           |             |          |
| Child Benefit                 | 129.23    | 129.23      | 129.23   |
| FIS                           | 102.00    | 26.00       | 0.00     |
| BSCFA                         | 11.54     | 0.00        | 0.00     |
| OFP                           | 0.00      | 0.00        | 0.00     |
| Fuel Allowance                | 0.00      | 0.00        | 0.00     |
| Total SW                      | 242.77    | 155.23      | 129.23   |
| Household Income              | 907.48    | 946.34      | 1,162.80 |
| <b>ADEQUACY</b>               |           |             |          |
| Household Income – Total MESL | -194.76   | -155.91     | 3.70     |
|                               | Shortfall | Shortfall   | Marginal |

Household Income by increment of Gross Salary



Marginal Effective Tax Rate by increment of Gross Salary



# TP 4

| Gross per week, per adult        |        | 350       | 360       | 370       | 380       | 390       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 722.19    | 722.19    | 722.19    | 722.19    | 722.19    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 109.61    | 109.61    | 109.61    | 109.61    | 109.61    |
| TOTAL MESL                       |        | 1,102.24  | 1,102.24  | 1,102.24  | 1,102.24  | 1,102.24  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE (Joint)                     |        | 12.94     | 16.94     | 20.94     | 24.94     | 28.94     |
| USC 1                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 1                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| Gross Salary 2                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 2                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| NET Salary (Household)           |        | 675.30    | 683.23    | 694.50    | 705.76    | 717.03    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 129.23    | 129.23    | 129.23    | 129.23    | 129.23    |
| FIS                              |        | 96.00     | 91.00     | 84.00     | 77.00     | 71.00     |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 225.23    | 220.23    | 213.23    | 206.23    | 200.23    |
| Total Household Income           |        | 900.53    | 903.46    | 907.73    | 912.00    | 917.26    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -201.72   | -198.78   | -194.52   | -190.25   | -184.98   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        |           | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        |           | 2.93      | 4.27      | 4.27      | 5.27      |
| Amount lost in Tax & Withdrawal  |        |           | 17.07     | 15.73     | 15.73     | 14.73     |
| Effective Marginal Rate          |        |           | 85%       | 79%       | 79%       | 74%       |

# TP 4

| Gross per week, per adult        |        | 400       | 410       | 420       | 425       | 430       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 722.19    | 722.19    | 722.19    | 722.19    | 722.19    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 109.61    | 109.61    | 109.61    | 109.61    | 109.61    |
| TOTAL MESL                       |        | 1,102.24  | 1,102.24  | 1,102.24  | 1,102.24  | 1,102.24  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE (Joint)                     |        | 32.94     | 36.94     | 40.94     | 42.94     | 44.94     |
| USC 1                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 1                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| Gross Salary 2                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 2                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| NET Salary (Household)           |        | 728.30    | 739.56    | 750.83    | 756.80    | 764.10    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 129.23    | 129.23    | 129.23    | 129.23    | 129.23    |
| FIS                              |        | 64.00     | 57.00     | 50.00     | 47.00     | 42.00     |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 193.23    | 186.23    | 179.23    | 176.23    | 171.23    |
| Total Household Income           |        | 921.53    | 925.80    | 930.06    | 933.03    | 935.33    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -180.72   | -176.45   | -172.18   | -169.22   | -166.92   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 4.27      | 4.27      | 4.27      | 2.97      | 2.30      |
| Amount lost in Tax & Withdrawal  |        | 15.73     | 15.73     | 15.73     | 7.03      | 7.70      |
| Effective Marginal Rate          |        | 79%       | 79%       | 79%       | 70%       | 77%       |

# TP 4

| Gross per week, per adult        |        | 440       | 450       | 460       | 470       | 480       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 722.19    | 722.19    | 722.19    | 722.19    | 722.19    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 109.61    | 109.61    | 109.61    | 109.61    | 109.61    |
| TOTAL MESL                       |        | 1,102.24  | 1,102.24  | 1,102.24  | 1,102.24  | 1,102.24  |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE (Joint)                     |        | 48.94     | 52.94     | 56.94     | 60.94     | 64.94     |
| USC 1                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 1                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| Gross Salary 2                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 2                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| NET Salary (Household)           |        | 778.70    | 793.30    | 807.90    | 822.50    | 837.10    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 129.23    | 129.23    | 129.23    | 129.23    | 129.23    |
| FIS                              |        | 34.00     | 25.00     | 20.00     | 20.00     | 0.00      |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFP                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| Fuel Allowance                   |        |           |           |           |           |           |
| Total Social Welfare             |        | 163.23    | 154.23    | 149.23    | 149.23    | 129.23    |
| Total Household Income           |        | 941.93    | 947.53    | 957.13    | 971.73    | 966.33    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -160.32   | -154.72   | -145.12   | -130.52   | -135.92   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 20.00     | 20.00     | 20.00     | 20.00     | 20.00     |
| Change in Total Household Income |        | 6.60      | 5.60      | 9.60      | 14.60     | -5.40     |
| Amount lost in Tax & Withdrawal  |        | 13.40     | 14.40     | 10.40     | 5.40      | 25.40     |
| Effective Marginal Rate          |        | 67%       | 72%       | 52%       | 27%       | 127%      |

# TP 4

| Gross per week, per adult        |        | 490       | 500         | 510         | 520         | 530         |
|----------------------------------|--------|-----------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN |           |             |             |             |             |
| MESL Core                        |        | 722.19    | 779.04      | 779.04      | 779.04      | 779.04      |
| Housing                          |        | 270.44    | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |        | 109.61    | 109.61      | 109.61      | 109.61      | 109.61      |
| TOTAL MESL                       |        | 1,102.24  | 1,159.09    | 1,159.09    | 1,159.09    | 1,159.09    |
| INCOME                           |        |           |             |             |             |             |
| Gross Salary 1                   |        | 490.00    | 500.00      | 510.00      | 520.00      | 530.00      |
| PAYE (Joint)                     |        | 68.94     | 70.71       | 74.71       | 78.71       | 82.71       |
| USC 1                            |        | 10.08     | 13.91       | 14.46       | 15.01       | 15.56       |
| PRSI 1                           |        | 19.60     | 20.00       | 20.40       | 20.80       | 21.20       |
| Gross Salary 2                   |        | 490.00    | 500.00      | 510.00      | 520.00      | 530.00      |
| PAYE 2                           |        |           |             |             |             |             |
| USC 2                            |        | 10.08     | 13.91       | 14.46       | 15.01       | 15.56       |
| PRSI 2                           |        | 19.60     | 20.00       | 20.40       | 20.80       | 21.20       |
| NET Salary (Household)           |        | 851.70    | 861.48      | 875.58      | 889.68      | 903.78      |
| SOCIAL WELFARE                   |        |           |             |             |             |             |
| Child Benefit                    |        | 129.23    | 129.23      | 129.23      | 129.23      | 129.23      |
| FIS                              |        | 0.00      | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |        | 0.00      | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |        | 0.00      | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |        |           |             |             |             |             |
| Total Social Welfare             |        | 129.23    | 129.23      | 129.23      | 129.23      | 129.23      |
| Total Household Income           |        | 980.93    | 990.71      | 1,004.81    | 1,018.91    | 1,033.01    |
| MEDICAL CARD                     |        | Full      | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |        |           |             |             |             |             |
| Income - Total MESL              |        | -121.32   | -168.39     | -154.29     | -140.19     | -126.09     |
|                                  |        | Shortfall | Shortfall   | Shortfall   | Shortfall   | Shortfall   |
| METR                             |        |           |             |             |             |             |
| Change in Gross Salary           |        | 20.00     | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |        | 14.60     | 9.78        | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |        | 5.40      | 10.22       | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |        | 27%       | 51%         | 29%         | 29%         | 29%         |

# TP 4

| <i>Gross per week, per adult</i> |             | 540         | 550         | 560         | 570         | 580         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 779.04      | 779.04      | 779.04      | 779.04      | 779.04      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 109.61      | 109.61      | 109.61      | 109.61      | 109.61      |
| TOTAL MESL                       |             | 1,159.09    | 1,159.09    | 1,159.09    | 1,159.09    | 1,159.09    |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 540.00      | 550.00      | 560.00      | 570.00      | 580.00      |
| PAYE (Joint)                     |             | 86.71       | 90.71       | 94.71       | 98.71       | 102.71      |
| USC 1                            |             | 16.11       | 16.66       | 17.21       | 17.76       | 18.31       |
| PRSI 1                           |             | 21.60       | 22.00       | 22.40       | 22.80       | 23.20       |
| Gross Salary 2                   |             | 540.00      | 550.00      | 560.00      | 570.00      | 580.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 16.11       | 16.66       | 17.21       | 17.76       | 18.31       |
| PRSI 2                           |             | 21.60       | 22.00       | 22.40       | 22.80       | 23.20       |
| NET Salary (Household)           |             | 917.88      | 931.98      | 946.08      | 960.18      | 974.28      |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 129.23      | 129.23      | 129.23      | 129.23      | 129.23      |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 129.23      | 129.23      | 129.23      | 129.23      | 129.23      |
| Total Household Income           |             | 1,047.11    | 1,061.21    | 1,075.31    | 1,089.41    | 1,103.51    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | -111.99     | -97.89      | -83.79      | -69.69      | -55.59      |
|                                  |             | Shortfall   | Shortfall   | Shortfall   | Shortfall   | Shortfall   |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 14.10       | 14.10       | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |             | 5.90        | 5.90        | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |             | 30%         | 29%         | 30%         | 29%         | 30%         |



# TP 4

| Gross per week, per adult        |             | 590         | 600         | 610         | 620         | 630         |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN      |             |             |             |             |             |
| MESL Core                        |             | 779.04      | 779.04      | 779.04      | 779.04      | 779.04      |
| Housing                          |             | 270.44      | 270.44      | 270.44      | 270.44      | 270.44      |
| Childcare                        |             | 109.61      | 109.61      | 109.61      | 109.61      | 109.61      |
| TOTAL MESL                       |             | 1,159.09    | 1,159.09    | 1,159.09    | 1,159.09    | 1,159.09    |
| INCOME                           |             |             |             |             |             |             |
| Gross Salary 1                   |             | 590.00      | 600.00      | 610.00      | 620.00      | 630.00      |
| PAYE (Joint)                     |             | 106.71      | 110.71      | 114.71      | 118.71      | 122.71      |
| USC 1                            |             | 18.86       | 19.41       | 19.96       | 20.51       | 21.06       |
| PRSI 1                           |             | 23.60       | 24.00       | 24.40       | 24.80       | 25.20       |
| Gross Salary 2                   |             | 590.00      | 600.00      | 610.00      | 620.00      | 630.00      |
| PAYE 2                           |             |             |             |             |             |             |
| USC 2                            |             | 18.86       | 19.41       | 19.96       | 20.51       | 21.06       |
| PRSI 2                           |             | 23.60       | 24.00       | 24.40       | 24.80       | 25.20       |
| NET Salary (Household)           |             | 988.38      | 1,002.48    | 1,016.58    | 1,030.68    | 1,044.78    |
| SOCIAL WELFARE                   |             |             |             |             |             |             |
| Child Benefit                    |             | 129.23      | 129.23      | 129.23      | 129.23      | 129.23      |
| FIS                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| BSCFA                            |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| OFP                              |             | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| Fuel Allowance                   |             |             |             |             |             |             |
| Total Social Welfare             |             | 129.23      | 129.23      | 129.23      | 129.23      | 129.23      |
| Total Household Income           |             | 1,117.61    | 1,131.71    | 1,145.81    | 1,159.91    | 1,174.01    |
| MEDICAL CARD                     | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |             |             |             |             |             |             |
| Income - Total MESL              |             | -41.49      | -27.39      | -13.29      | 0.81        | 14.91       |
|                                  |             | Shortfall   | Shortfall   | Shortfall   | Marginal    | Adequate    |
| METR                             |             |             |             |             |             |             |
| Change in Gross Salary           |             | 20.00       | 20.00       | 20.00       | 20.00       | 20.00       |
| Change in Total Household Income |             | 14.10       | 14.10       | 14.10       | 14.10       | 14.10       |
| Amount lost in Tax & Withdrawal  |             | 5.90        | 5.90        | 5.90        | 5.90        | 5.90        |
| Effective Marginal Rate          |             | 30%         | 29%         | 30%         | 29%         | 30%         |

# TP 4

| <i>Gross per week, per adult</i> |             | 640      | 650      | 660      | 670      | 680      |
|----------------------------------|-------------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN      |          |          |          |          |          |
| MESL Core                        |             | 779.04   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |             | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |             | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |             | 1,159.09 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |             |          |          |          |          |          |
| Gross Salary 1                   |             | 640.00   | 650.00   | 660.00   | 670.00   | 680.00   |
| PAYE (Joint)                     |             | 126.71   | 130.10   | 138.10   | 146.10   | 154.10   |
| USC 1                            |             | 21.61    | 22.16    | 22.71    | 23.26    | 23.81    |
| PRSI 1                           |             | 25.60    | 26.00    | 26.40    | 26.80    | 27.20    |
| Gross Salary 2                   |             | 640.00   | 650.00   | 660.00   | 670.00   | 680.00   |
| PAYE 2                           |             |          |          |          |          |          |
| USC 2                            |             | 21.61    | 22.16    | 22.71    | 23.26    | 23.81    |
| PRSI 2                           |             | 25.60    | 26.00    | 26.40    | 26.80    | 27.20    |
| NET Salary (Household)           |             | 1,058.88 | 1,073.59 | 1,083.69 | 1,093.79 | 1,103.89 |
| SOCIAL WELFARE                   |             |          |          |          |          |          |
| Child Benefit                    |             | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |             | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |             | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |             | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |             |          |          |          |          |          |
| Total Social Welfare             |             | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |             | 1,188.11 | 1,202.82 | 1,212.92 | 1,223.02 | 1,233.12 |
| MEDICAL CARD                     | Doctor Only |          | None     | None     | None     | None     |
| INCOME ADEQUACY                  |             |          |          |          |          |          |
| Income - Total MESL              |             | 29.01    | 31.77    | 41.87    | 51.97    | 62.07    |
|                                  |             | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |             |          |          |          |          |          |
| Change in Gross Salary           |             | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |             | 14.10    | 14.72    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |             | 5.90     | 5.28     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |             | 30%      | 26%      | 50%      | 50%      | 49%      |

# TP 4

| Gross per week, per adult        |        | 690      | 700      | 710      | 720      | 730      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE (Joint)                     |        | 162.10   | 170.10   | 178.10   | 186.10   | 194.10   |
| USC 1                            |        | 24.36    | 24.91    | 25.46    | 26.01    | 26.56    |
| PRSI 1                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| Gross Salary 2                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 24.36    | 24.91    | 25.46    | 26.01    | 26.56    |
| PRSI 2                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| NET Salary (Household)           |        | 1,113.99 | 1,124.09 | 1,134.19 | 1,144.29 | 1,154.39 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,243.22 | 1,253.32 | 1,263.42 | 1,273.52 | 1,283.62 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 72.17    | 82.27    | 92.37    | 102.47   | 112.57   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

# TP 4

| <i>Gross per week, per adult</i> |        | 740      | 750      | 760      | 770      | 780      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE (Joint)                     |        | 202.10   | 210.10   | 218.10   | 226.10   | 234.10   |
| USC 1                            |        | 27.11    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 1                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| Gross Salary 2                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 27.11    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 2                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| NET Salary (Household)           |        | 1,164.49 | 1,174.59 | 1,184.69 | 1,194.79 | 1,204.89 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,293.72 | 1,303.82 | 1,313.92 | 1,324.02 | 1,334.12 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 122.67   | 132.77   | 142.87   | 152.97   | 163.07   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

# TP 4

| <i>Gross per week, per adult</i> |        | 790      | 800      | 810      | 820      | 830      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE (Joint)                     |        | 242.10   | 250.10   | 258.10   | 266.10   | 274.10   |
| USC 1                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 1                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| Gross Salary 2                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 2                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| NET Salary (Household)           |        | 1,214.99 | 1,225.09 | 1,235.19 | 1,245.29 | 1,255.39 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,344.22 | 1,354.32 | 1,364.42 | 1,374.52 | 1,384.62 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 173.17   | 183.27   | 193.37   | 203.47   | 213.57   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

# TP 4

| <i>Gross per week, per adult</i> |        | 840      | 850      | 860      | 890      | 900      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE (Joint)                     |        | 282.10   | 290.10   | 298.10   | 322.10   | 330.10   |
| USC 1                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 1                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| Gross Salary 2                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 2                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| NET Salary (Household)           |        | 1,265.49 | 1,275.59 | 1,285.69 | 1,315.99 | 1,326.09 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,394.72 | 1,404.82 | 1,414.92 | 1,445.22 | 1,455.32 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 223.67   | 233.77   | 243.87   | 274.17   | 284.27   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 60.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 30.30    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 29.70    | 9.90     |
| Effective Marginal Rate          |        | 50%      | 49%      | 50%      | 50%      | 49%      |

# TP 4

| <i>Gross per week, per adult</i> |        | 910      | 920      | 930      | 940      | 950      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE (Joint)                     |        | 338.10   | 346.10   | 354.10   | 362.10   | 370.10   |
| USC 1                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 1                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| Gross Salary 2                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 2                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| NET Salary (Household)           |        | 1,336.19 | 1,346.29 | 1,356.39 | 1,366.49 | 1,376.59 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,465.42 | 1,475.52 | 1,485.62 | 1,495.72 | 1,505.82 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 294.37   | 304.47   | 314.57   | 324.67   | 334.77   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |

# TP 4

| <i>Gross per week, per adult</i> |        | 960      | 970      | 980      | 990      | 1000     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE (Joint)                     |        | 378.10   | 386.10   | 394.10   | 402.10   | 410.10   |
| USC 1                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 1                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| Gross Salary 2                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 2                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| NET Salary (Household)           |        | 1,386.69 | 1,396.79 | 1,406.89 | 1,416.99 | 1,427.09 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,515.92 | 1,526.02 | 1,536.12 | 1,546.22 | 1,556.32 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 344.87   | 354.97   | 365.07   | 375.17   | 385.27   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |



# TP 4

| <i>Gross per week, per adult</i> |        | I010     | I020     | I030     | I040     | I050     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE (Joint)                     |        | 418.10   | 426.10   | 434.10   | 442.10   | 450.10   |
| USC 1                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 1                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| Gross Salary 2                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 2                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| NET Salary (Household)           |        | 1,437.19 | 1,447.29 | 1,457.39 | 1,467.49 | 1,477.59 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,566.42 | 1,576.52 | 1,586.62 | 1,596.72 | 1,606.82 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 395.37   | 405.47   | 415.57   | 425.67   | 435.77   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |

# TP 4

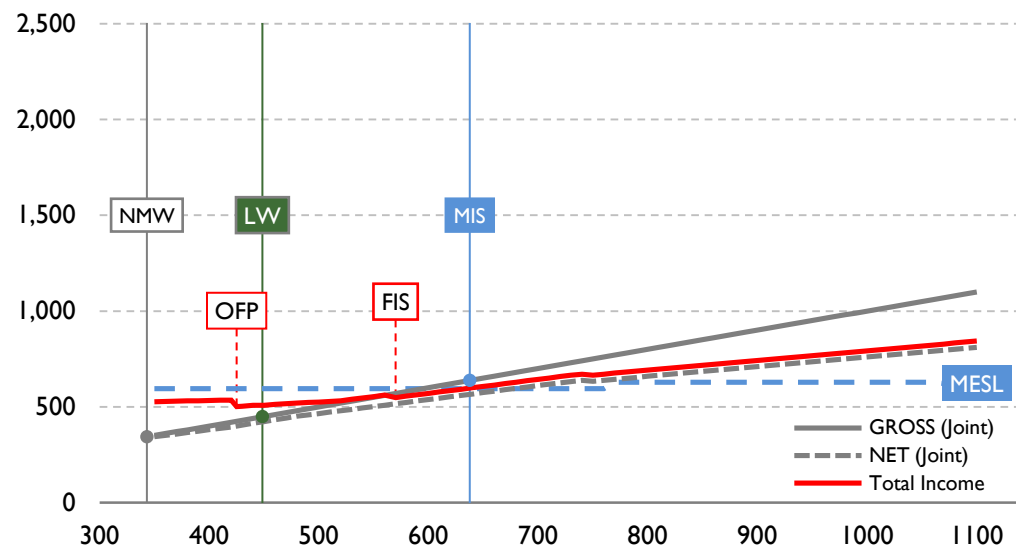
| <i>Gross per week, per adult</i> |        | 1060     | 1070     | 1080     | 1090     | 1100     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 791.00   | 791.00   | 791.00   | 791.00   | 791.00   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 109.61   | 109.61   | 109.61   | 109.61   | 109.61   |
| TOTAL MESL                       |        | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 | 1,171.06 |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE (Joint)                     |        | 458.10   | 466.10   | 474.10   | 482.10   | 490.10   |
| USC 1                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 1                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| Gross Salary 2                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 2                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| NET Salary (Household)           |        | 1,487.69 | 1,497.79 | 1,507.89 | 1,517.99 | 1,528.09 |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| OFP                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| Fuel Allowance                   |        |          |          |          |          |          |
| Total Social Welfare             |        | 129.23   | 129.23   | 129.23   | 129.23   | 129.23   |
| Total Household Income           |        | 1,616.92 | 1,627.02 | 1,637.12 | 1,647.22 | 1,657.32 |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 445.87   | 455.97   | 466.07   | 476.17   | 486.27   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 20.00    | 20.00    | 20.00    | 20.00    | 20.00    |
| Change in Total Household Income |        | 10.10    | 10.10    | 10.10    | 10.10    | 10.10    |
| Amount lost in Tax & Withdrawal  |        | 9.90     | 9.90     | 9.90     | 9.90     | 9.90     |
| Effective Marginal Rate          |        | 50%      | 50%      | 49%      | 50%      | 49%      |

## ONE PARENT & ONE CHILD (PRIMARY SCHOOL AGE, UNDER 7)

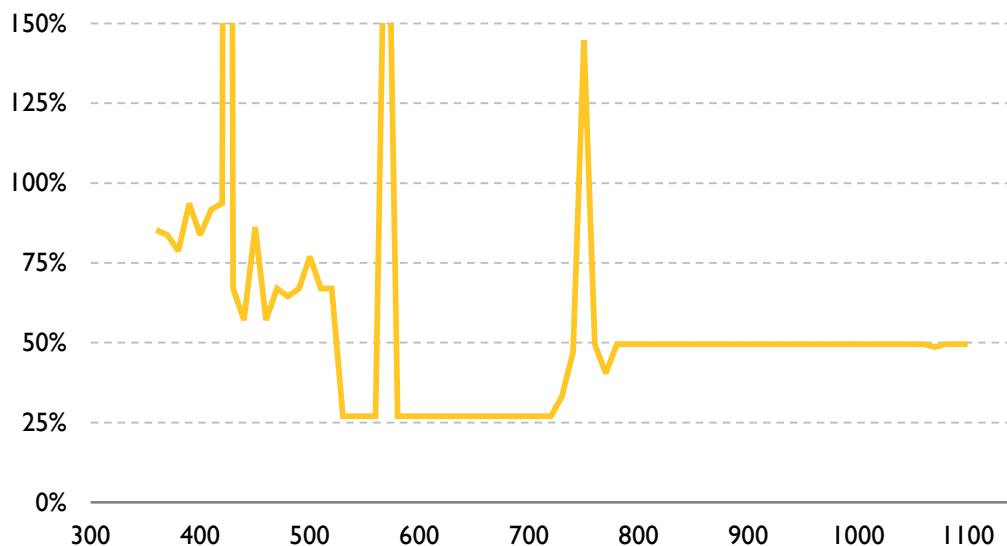
### DUBLIN

|                               | NMW                 | LIVING WAGE         | MIS              |
|-------------------------------|---------------------|---------------------|------------------|
| <b>EXPENDITURE</b>            |                     |                     |                  |
| MESL Core                     | 284.78              | 284.78              | 284.78           |
| Housing                       | 255.36              | 255.36              | 255.36           |
| Childcare                     | 54.81               | 54.81               | 54.81            |
| Total MESL                    | 594.95              | 594.95              | 594.95           |
| <b>INCOME</b>                 |                     |                     |                  |
| Gross Salary                  | 343.13              | 448.50              | 637.65           |
| PAYE                          | 0.00                | 0.00                | 32.28            |
| USC                           | 5.67                | 8.84                | 14.51            |
| PRSI                          | 0.00                | 17.94               | 25.51            |
| <b>Net Salary</b>             |                     |                     |                  |
| Net Salary                    | 337.45              | 421.73              | 565.35           |
| <b>SOCIAL WELFARE</b>         |                     |                     |                  |
| Child Benefit                 | 32.31               | 32.31               | 32.31            |
| FIS                           | 46.00               | 54.00               | 0.00             |
| BSCFA                         | 0.00                | 0.00                | 0.00             |
| OFP                           | 97.80               | 0.00                | 0.00             |
| Fuel Allowance                | 11.25               | 0.00                | 0.00             |
| Total SW                      | 187.36              | 86.31               | 32.31            |
| Household Income              | 524.81              | 508.03              | 597.66           |
| <b>ADEQUACY</b>               |                     |                     |                  |
| Household Income – Total MESL | -70.14<br>Shortfall | -86.92<br>Shortfall | 2.71<br>Marginal |

Household Income by increment of Gross Salary



Marginal Effective Tax Rate by increment of Gross Salary



# OP I

| Gross per week, per adult        |        | 350       | 360       | 370       | 380       | 390       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 284.78    | 284.78    | 284.78    | 284.78    | 284.78    |
| Housing                          |        | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |        | 54.81     | 54.81     | 54.81     | 54.81     | 54.81     |
| TOTAL MESL                       |        | 594.95    | 594.95    | 594.95    | 594.95    | 594.95    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE (Joint)                     |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| USC 1                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 1                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 344.12    | 350.09    | 357.72    | 365.35    | 372.99    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |        | 43.00     | 41.00     | 40.00     | 37.00     | 35.00     |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFI                              |        | 95.30     | 92.80     | 87.80     | 85.30     | 80.30     |
| Fuel Allowance                   |        | 11.25     | 11.25     | 11.25     | 11.25     | 11.25     |
| Total Social Welfare             |        | 181.86    | 177.36    | 171.36    | 165.86    | 158.86    |
| Total Household Income           |        | 525.98    | 527.44    | 529.08    | 531.21    | 531.84    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -68.97    | -67.50    | -65.87    | -63.74    | -63.10    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        |           | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        |           | 1.47      | 1.63      | 2.13      | 0.63      |
| Amount lost in Tax & Withdrawal  |        |           | 8.53      | 8.37      | 7.87      | 9.37      |
| Effective Marginal Rate          |        |           | 85%       | 84%       | 79%       | 94%       |

# OP I

| Gross per week, per adult        |        | 400       | 410       | 420       | 425       | 430       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 284.78    | 284.78    | 284.78    | 284.78    | 284.78    |
| Housing                          |        | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |        | 54.81     | 54.81     | 54.81     | 54.81     | 54.81     |
| TOTAL MESL                       |        | 594.95    | 594.95    | 594.95    | 594.95    | 594.95    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE (Joint)                     |        | 0.00      | 1.31      | 2.31      | 0.00      | 0.00      |
| USC 1                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 1                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 380.62    | 386.94    | 393.58    | 399.87    | 404.52    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |        | 34.00     | 31.00     | 30.00     | 67.00     | 64.00     |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 1.92      | 1.92      |
| OFI                              |        | 75.30     | 72.80     | 67.80     | 0.00      | 0.00      |
| Fuel Allowance                   |        | 11.25     | 11.25     | 11.25     | 0.00      | 0.00      |
| Total Social Welfare             |        | 152.86    | 147.36    | 141.36    | 101.23    | 98.23     |
| Total Household Income           |        | 533.48    | 534.30    | 534.93    | 501.10    | 502.75    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -61.47    | -60.65    | -60.01    | -93.85    | -92.20    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 5.00      | 5.00      |
| Change in Total Household Income |        | 1.63      | 0.82      | 0.63      | -33.83    | 1.65      |
| Amount lost in Tax & Withdrawal  |        | 8.37      | 9.18      | 9.37      | 38.83     | 3.35      |
| Effective Marginal Rate          |        | 84%       | 92%       | 94%       | 777%      | 67%       |

# OP I

| Gross per week, per adult        |        | 440       | 450       | 460       | 470       | 480       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 284.78    | 284.78    | 284.78    | 284.78    | 284.78    |
| Housing                          |        | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |        | 54.81     | 54.81     | 54.81     | 54.81     | 54.81     |
| TOTAL MESL                       |        | 594.95    | 594.95    | 594.95    | 594.95    | 594.95    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE (Joint)                     |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.75      |
| USC 1                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 1                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 413.82    | 423.12    | 432.42    | 441.72    | 450.27    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |        | 59.00     | 53.00     | 48.00     | 42.00     | 37.00     |
| BSCFA                            |        | 1.92      | 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      |
| Total Social Welfare             |        | 93.23     | 85.31     | 80.31     | 74.31     | 69.31     |
| Total Household Income           |        | 507.05    | 508.43    | 512.73    | 516.03    | 519.58    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -87.90    | -86.52    | -82.22    | -78.92    | -75.37    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 4.30      | 1.38      | 4.30      | 3.30      | 3.55      |
| Amount lost in Tax & Withdrawal  |        | 5.70      | 8.62      | 5.70      | 6.70      | 6.45      |
| Effective Marginal Rate          |        | 57%       | 86%       | 57%       | 67%       | 64%       |

# OP I

| Gross per week, per adult        |        | 490       | 500         | 510         | 520         | 530         |
|----------------------------------|--------|-----------|-------------|-------------|-------------|-------------|
| EXPENDITURE                      | DUBLIN |           |             |             |             |             |
| MESL Core                        |        | 284.78    | 284.78      | 284.78      | 284.78      | 284.78      |
| Housing                          |        | 255.36    | 255.36      | 255.36      | 255.36      | 255.36      |
| Childcare                        |        | 54.81     | 54.81       | 54.81       | 54.81       | 54.81       |
| TOTAL MESL                       |        | 594.95    | 594.95      | 594.95      | 594.95      | 594.95      |
| INCOME                           |        |           |             |             |             |             |
| Gross Salary 1                   |        | 490.00    | 500.00      | 510.00      | 520.00      | 530.00      |
| PAYE (Joint)                     |        | 2.75      | 4.75        | 6.75        | 8.75        | 10.75       |
| USC 1                            |        | 10.08     | 10.38       | 10.68       | 10.98       | 11.28       |
| PRSI 1                           |        | 19.60     | 20.00       | 20.40       | 20.80       | 21.20       |
| Gross Salary 2                   |        |           |             |             |             |             |
| PAYE 2                           |        |           |             |             |             |             |
| USC 2                            |        |           |             |             |             |             |
| PRSI 2                           |        |           |             |             |             |             |
| NET Salary (Household)           |        | 457.57    | 464.87      | 472.17      | 479.47      | 486.77      |
| SOCIAL WELFARE                   |        |           |             |             |             |             |
| Child Benefit                    |        | 32.31     | 32.31       | 32.31       | 32.31       | 32.31       |
| FIS                              |        | 33.00     | 28.00       | 24.00       | 20.00       | 20.00       |
| BSCFA                            |        | 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        |
| Total Social Welfare             |        | 65.31     | 60.31       | 56.31       | 52.31       | 52.31       |
| Total Household Income           |        | 522.88    | 525.18      | 528.48      | 531.78      | 539.08      |
| MEDICAL CARD                     |        | Full      | Doctor Only | Doctor Only | Doctor Only | Doctor Only |
| INCOME ADEQUACY                  |        |           |             |             |             |             |
| Income - Total MESL              |        | -72.07    | -69.77      | -66.47      | -63.17      | -55.87      |
|                                  |        | Shortfall | Shortfall   | Shortfall   | Shortfall   | Shortfall   |
| METR                             |        |           |             |             |             |             |
| Change in Gross Salary           |        | 10.00     | 10.00       | 10.00       | 10.00       | 10.00       |
| Change in Total Household Income |        | 3.30      | 2.30        | 3.30        | 3.30        | 7.30        |
| Amount lost in Tax & Withdrawal  |        | 6.70      | 7.70        | 6.70        | 6.70        | 2.70        |
| Effective Marginal Rate          |        | 67%       | 77%         | 67%         | 67%         | 27%         |

OP I

| Gross per week, per adult        |             | 540       | 550       | 560       | 570       | 580       |
|----------------------------------|-------------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN      |           |           |           |           |           |
| MESL Core                        |             | 284.78    | 284.78    | 284.78    | 284.78    | 284.78    |
| Housing                          |             | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |             | 54.81     | 54.81     | 54.81     | 54.81     | 54.81     |
| TOTAL MESL                       |             | 594.95    | 594.95    | 594.95    | 594.95    | 594.95    |
| INCOME                           |             |           |           |           |           |           |
| Gross Salary 1                   |             | 540.00    | 550.00    | 560.00    | 570.00    | 580.00    |
| PAYE (Joint)                     |             | 12.75     | 14.75     | 16.75     | 18.75     | 20.75     |
| USC 1                            |             | 11.58     | 11.88     | 12.18     | 12.48     | 12.78     |
| PRSI 1                           |             | 21.60     | 22.00     | 22.40     | 22.80     | 23.20     |
| Gross Salary 2                   |             |           |           |           |           |           |
| PAYE 2                           |             |           |           |           |           |           |
| USC 2                            |             |           |           |           |           |           |
| PRSI 2                           |             |           |           |           |           |           |
| NET Salary (Household)           |             | 494.07    | 501.37    | 508.67    | 515.97    | 523.27    |
| SOCIAL WELFARE                   |             |           |           |           |           |           |
| Child Benefit                    |             | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |             | 20.00     | 20.00     | 20.00     | 0.00      | 0.00      |
| BSCFA                            |             | 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      |
| Total Social Welfare             |             | 52.31     | 52.31     | 52.31     | 32.31     | 32.31     |
| Total Household Income           |             | 546.38    | 553.68    | 560.98    | 548.28    | 555.58    |
| MEDICAL CARD                     | Doctor Only |           |           |           |           |           |
| INCOME ADEQUACY                  |             |           |           |           |           |           |
| Income - Total MESL              |             | -48.57    | -41.27    | -33.97    | -46.67    | -39.37    |
|                                  |             | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |             |           |           |           |           |           |
| Change in Gross Salary           |             | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |             | 7.30      | 7.30      | 7.30      | -12.70    | 7.30      |
| Amount lost in Tax & Withdrawal  |             | 2.70      | 2.70      | 2.70      | 22.70     | 2.70      |
| Effective Marginal Rate          |             | 27%       | 27%       | 27%       | 227%      | 27%       |



OP I

| Gross per week, per adult        |             | 590       | 600       | 610       | 620       | 630       |
|----------------------------------|-------------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN      |           |           |           |           |           |
| MESL Core                        |             | 284.78    | 284.78    | 284.78    | 284.78    | 284.78    |
| Housing                          |             | 255.36    | 255.36    | 255.36    | 255.36    | 255.36    |
| Childcare                        |             | 54.81     | 54.81     | 54.81     | 54.81     | 54.81     |
| TOTAL MESL                       |             | 594.95    | 594.95    | 594.95    | 594.95    | 594.95    |
| INCOME                           |             |           |           |           |           |           |
| Gross Salary 1                   |             | 590.00    | 600.00    | 610.00    | 620.00    | 630.00    |
| PAYE (Joint)                     |             | 22.75     | 24.75     | 26.75     | 28.75     | 30.75     |
| USC 1                            |             | 13.08     | 13.38     | 13.68     | 13.98     | 14.28     |
| PRSI 1                           |             | 23.60     | 24.00     | 24.40     | 24.80     | 25.20     |
| Gross Salary 2                   |             |           |           |           |           |           |
| PAYE 2                           |             |           |           |           |           |           |
| USC 2                            |             |           |           |           |           |           |
| PRSI 2                           |             |           |           |           |           |           |
| NET Salary (Household)           |             | 530.57    | 537.87    | 545.17    | 552.47    | 559.77    |
| SOCIAL WELFARE                   |             |           |           |           |           |           |
| Child Benefit                    |             | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| FIS                              |             | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |             | 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      |
| Total Social Welfare             |             | 32.31     | 32.31     | 32.31     | 32.31     | 32.31     |
| Total Household Income           |             | 562.88    | 570.18    | 577.48    | 584.78    | 592.08    |
| MEDICAL CARD                     | Doctor Only |           |           |           |           |           |
| INCOME ADEQUACY                  |             |           |           |           |           |           |
| Income - Total MESL              |             | -32.07    | -24.77    | -17.47    | -10.17    | -2.87     |
|                                  |             | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |             |           |           |           |           |           |
| Change in Gross Salary           |             | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |             | 7.30      | 7.30      | 7.30      | 7.30      | 7.30      |
| Amount lost in Tax & Withdrawal  |             | 2.70      | 2.70      | 2.70      | 2.70      | 2.70      |
| Effective Marginal Rate          |             | 27%       | 27%       | 27%       | 27%       | 27%       |

OP I

| Gross per week, per adult        |             | 640    | 650      | 660      | 670      | 680      |
|----------------------------------|-------------|--------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN      |        |          |          |          |          |
| MESL Core                        |             | 284.78 | 284.78   | 284.78   | 284.78   | 284.78   |
| Housing                          |             | 255.36 | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |             | 54.81  | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |             | 594.95 | 594.95   | 594.95   | 594.95   | 594.95   |
| INCOME                           |             |        |          |          |          |          |
| Gross Salary 1                   |             | 640.00 | 650.00   | 660.00   | 670.00   | 680.00   |
| PAYE (Joint)                     |             | 32.75  | 34.75    | 36.75    | 38.75    | 40.75    |
| USC 1                            |             | 14.58  | 14.88    | 15.18    | 15.48    | 15.78    |
| PRSI 1                           |             | 25.60  | 26.00    | 26.40    | 26.80    | 27.20    |
| Gross Salary 2                   |             |        |          |          |          |          |
| PAYE 2                           |             |        |          |          |          |          |
| USC 2                            |             |        |          |          |          |          |
| PRSI 2                           |             |        |          |          |          |          |
| NET Salary (Household)           |             | 567.07 | 574.37   | 581.67   | 588.97   | 596.27   |
| SOCIAL WELFARE                   |             |        |          |          |          |          |
| Child Benefit                    |             | 32.31  | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |             | 0.00   | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |             | 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     |
| Total Social Welfare             |             | 32.31  | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |             | 599.38 | 606.68   | 613.98   | 621.28   | 628.58   |
| MEDICAL CARD                     | Doctor Only |        | None     | None     | None     | None     |
| INCOME ADEQUACY                  |             |        |          |          |          |          |
| Income - Total MESL              |             | 4.43   | 11.73    | 19.03    | 26.33    | 33.63    |
|                                  | Marginal    |        | Adequate | Adequate | Adequate | Adequate |
| METR                             |             |        |          |          |          |          |
| Change in Gross Salary           |             | 10.00  | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |             | 7.30   | 7.30     | 7.30     | 7.30     | 7.30     |
| Amount lost in Tax & Withdrawal  |             | 2.70   | 2.70     | 2.70     | 2.70     | 2.70     |
| Effective Marginal Rate          |             | 27%    | 27%      | 27%      | 27%      | 27%      |

OP I

| Gross per week, per adult        |        | 690      | 700      | 710      | 720      | 730      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 284.78   | 284.78   | 284.78   | 284.78   | 284.78   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 594.95   | 594.95   | 594.95   | 594.95   | 594.95   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 690.00   | 700.00   | 710.00   | 720.00   | 730.00   |
| PAYE (Joint)                     |        | 42.75    | 44.75    | 46.75    | 48.75    | 51.37    |
| USC 1                            |        | 16.08    | 16.38    | 16.68    | 16.98    | 17.28    |
| PRSI 1                           |        | 27.60    | 28.00    | 28.40    | 28.80    | 29.20    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 603.57   | 610.87   | 618.17   | 625.47   | 632.15   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 635.88   | 643.18   | 650.48   | 657.78   | 664.46   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 40.93    | 48.23    | 55.53    | 62.83    | 69.51    |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 7.30     | 7.30     | 7.30     | 7.30     | 6.68     |
| Amount lost in Tax & Withdrawal  |        | 2.70     | 2.70     | 2.70     | 2.70     | 3.32     |
| Effective Marginal Rate          |        | 27%      | 27%      | 27%      | 27%      | 33%      |

# OP I

| Gross per week, per adult        |        | 740      | 750      | 760      | 770      | 780      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 284.78   | 284.78   | 284.78   | 317.26   | 317.26   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 594.95   | 594.95   | 594.95   | 627.43   | 627.43   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 740.00   | 750.00   | 760.00   | 770.00   | 780.00   |
| PAYE (Joint)                     |        | 55.37    | 59.37    | 63.37    | 66.46    | 70.46    |
| USC 1                            |        | 17.58    | 27.66    | 28.21    | 28.76    | 29.31    |
| PRSI 1                           |        | 29.60    | 30.00    | 30.40    | 30.80    | 31.20    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 637.45   | 632.98   | 638.03   | 643.99   | 649.04   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 669.76   | 665.29   | 670.34   | 676.30   | 681.35   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 74.81    | 70.34    | 75.39    | 48.86    | 53.91    |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.30     | -4.48    | 5.05     | 5.96     | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.70     | 14.48    | 4.95     | 4.04     | 4.95     |
| Effective Marginal Rate          |        | 47%      | 145%     | 50%      | 40%      | 50%      |

OP I

| Gross per week, per adult        |        | 790      | 800      | 810      | 820      | 830      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 317.26   | 317.26   | 317.26   | 317.26   | 317.26   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 627.43   | 627.43   | 627.43   | 627.43   | 627.43   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 790.00   | 800.00   | 810.00   | 820.00   | 830.00   |
| PAYE (Joint)                     |        | 74.46    | 78.46    | 82.46    | 86.46    | 90.46    |
| USC 1                            |        | 29.86    | 30.41    | 30.96    | 31.51    | 32.06    |
| PRSI 1                           |        | 31.60    | 32.00    | 32.40    | 32.80    | 33.20    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 654.09   | 659.14   | 664.19   | 669.24   | 674.29   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 686.40   | 691.45   | 696.50   | 701.55   | 706.60   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 58.96    | 64.01    | 69.06    | 74.11    | 79.16    |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.05     | 5.05     | 5.05     | 5.05     | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.95     | 4.95     | 4.95     | 4.95     | 4.95     |
| Effective Marginal Rate          |        | 49%      | 50%      | 49%      | 50%      | 50%      |

# OP I

| <i>Gross per week, per adult</i> |        | 840      | 850      | 860      | 890      | 900      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 317.26   | 317.26   | 317.26   | 317.26   | 317.26   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 627.43   | 627.43   | 627.43   | 627.43   | 627.43   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 840.00   | 850.00   | 860.00   | 890.00   | 900.00   |
| PAYE (Joint)                     |        | 94.46    | 98.46    | 102.46   | 114.46   | 118.46   |
| USC 1                            |        | 32.61    | 33.16    | 33.71    | 35.36    | 35.91    |
| PRSI 1                           |        | 33.60    | 34.00    | 34.40    | 35.60    | 36.00    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 679.34   | 684.39   | 689.44   | 704.59   | 709.64   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 711.65   | 716.70   | 721.75   | 736.90   | 741.95   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 84.21    | 89.26    | 94.31    | 109.46   | 114.51   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 30.00    | 10.00    |
| Change in Total Household Income |        | 5.05     | 5.05     | 5.05     | 15.15    | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.95     | 4.95     | 4.95     | 14.85    | 4.95     |
| Effective Marginal Rate          |        | 49%      | 50%      | 49%      | 50%      | 50%      |

# OP I

| <i>Gross per week, per adult</i> |        | 910      | 920      | 930      | 940      | 950      |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 317.26   | 317.26   | 317.26   | 317.26   | 317.26   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 627.43   | 627.43   | 627.43   | 627.43   | 627.43   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 910.00   | 920.00   | 930.00   | 940.00   | 950.00   |
| PAYE (Joint)                     |        | 122.46   | 126.46   | 130.46   | 134.46   | 138.46   |
| USC 1                            |        | 36.46    | 37.01    | 37.56    | 38.11    | 38.66    |
| PRSI 1                           |        | 36.40    | 36.80    | 37.20    | 37.60    | 38.00    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 714.69   | 719.74   | 724.79   | 729.84   | 734.89   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 747.00   | 752.05   | 757.10   | 762.15   | 767.20   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 119.56   | 124.61   | 129.66   | 134.71   | 139.76   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.05     | 5.05     | 5.05     | 5.05     | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.95     | 4.95     | 4.95     | 4.95     | 4.95     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |

# OP I

| <i>Gross per week, per adult</i> |        | 960      | 970      | 980      | 990      | 1000     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 317.26   | 317.26   | 317.26   | 317.26   | 317.26   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 627.43   | 627.43   | 627.43   | 627.43   | 627.43   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 960.00   | 970.00   | 980.00   | 990.00   | 1,000.00 |
| PAYE (Joint)                     |        | 142.46   | 146.46   | 150.46   | 154.46   | 158.46   |
| USC 1                            |        | 39.21    | 39.76    | 40.31    | 40.86    | 41.41    |
| PRSI 1                           |        | 38.40    | 38.80    | 39.20    | 39.60    | 40.00    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 739.94   | 744.99   | 750.04   | 755.09   | 760.14   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 772.25   | 777.30   | 782.35   | 787.40   | 792.45   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 144.81   | 149.86   | 154.91   | 159.96   | 165.01   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.05     | 5.05     | 5.05     | 5.05     | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.95     | 4.95     | 4.95     | 4.95     | 4.95     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |



# OP I

| <i>Gross per week, per adult</i> |        | 1010     | 1020     | 1030     | 1040     | 1050     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 317.26   | 317.26   | 317.26   | 317.26   | 317.26   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 627.43   | 627.43   | 627.43   | 627.43   | 627.43   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE (Joint)                     |        | 162.46   | 166.46   | 170.46   | 174.46   | 178.46   |
| USC 1                            |        | 41.96    | 42.51    | 43.06    | 43.61    | 44.16    |
| PRSI 1                           |        | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 765.19   | 770.24   | 775.29   | 780.34   | 785.39   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 797.50   | 802.55   | 807.60   | 812.65   | 817.70   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 170.06   | 175.11   | 180.16   | 185.21   | 190.26   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.05     | 5.05     | 5.05     | 5.05     | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.95     | 4.95     | 4.95     | 4.95     | 4.95     |
| Effective Marginal Rate          |        | 49%      | 50%      | 50%      | 49%      | 50%      |

OP I

| Gross per week, per adult        |        | 1060     | 1070     | 1080     | 1090     | 1100     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 317.26   | 312.16   | 312.16   | 312.16   | 312.16   |
| Housing                          |        | 255.36   | 255.36   | 255.36   | 255.36   | 255.36   |
| Childcare                        |        | 54.81    | 54.81    | 54.81    | 54.81    | 54.81    |
| TOTAL MESL                       |        | 627.43   | 622.33   | 622.33   | 622.33   | 622.33   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE (Joint)                     |        | 182.46   | 186.37   | 190.37   | 194.37   | 198.37   |
| USC 1                            |        | 44.71    | 45.26    | 45.81    | 46.36    | 46.91    |
| PRSI 1                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 790.44   | 795.57   | 800.62   | 805.67   | 810.72   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 32.31    | 32.31    | 32.31    | 32.31    | 32.31    |
| Total Household Income           |        | 822.75   | 827.88   | 832.93   | 837.98   | 843.03   |
| MEDICAL CARD                     |        | None     | None     | None     | None     | None     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 195.31   | 205.55   | 210.60   | 215.65   | 220.70   |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.05     | 5.13     | 5.05     | 5.05     | 5.05     |
| Amount lost in Tax & Withdrawal  |        | 4.95     | 4.87     | 4.95     | 4.95     | 4.95     |
| Effective Marginal Rate          |        | 49%      | 49%      | 49%      | 50%      | 49%      |

## ONE PARENT & TWO CHILDREN (PRE-SCHOOL & PRIMARY)

### DUBLIN

#### EXPENDITURE

|            | NMW    | LIVING WAGE | MIS    |
|------------|--------|-------------|--------|
| MESL Core  | 328.91 | 328.91      | 328.91 |
| Housing    | 270.44 | 270.44      | 270.44 |
| Childcare  | 241.15 | 241.15      | 241.15 |
| Total MESL | 840.50 | 840.50      | 840.50 |

#### INCOME

|              |        |        |          |
|--------------|--------|--------|----------|
| Gross Salary | 343.13 | 448.50 | 1,004.25 |
| PAYE         | 0.00   | 0.00   | 161.05   |
| USC          | 5.67   | 8.84   | 25.51    |
| PRSI         | 0.00   | 17.94  | 40.17    |

|            |        |        |        |
|------------|--------|--------|--------|
| Net Salary | 337.45 | 421.73 | 777.53 |
|------------|--------|--------|--------|

#### SOCIAL WELFARE

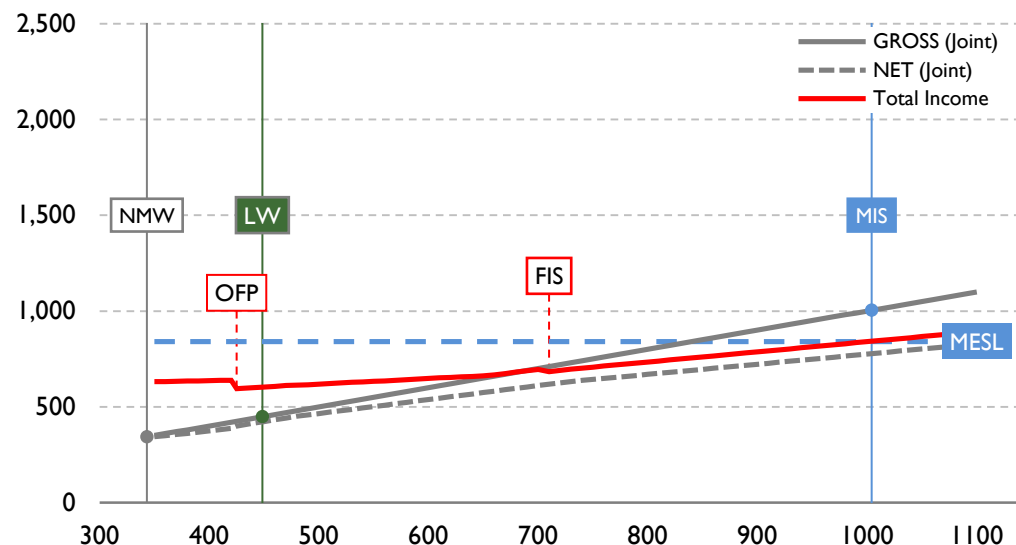
|                |        |        |       |
|----------------|--------|--------|-------|
| Child Benefit  | 64.62  | 64.62  | 64.62 |
| FIS            | 89.00  | 115.00 | 0.00  |
| BSCFA          | 0.00   | 1.92   | 0.00  |
| OFP            | 127.60 | 0.00   | 0.00  |
| Fuel Allowance | 11.25  | 0.00   | 0.00  |
| Total SW       | 292.47 | 181.54 | 64.62 |

|                  |        |        |        |
|------------------|--------|--------|--------|
| Household Income | 629.92 | 603.26 | 842.14 |
|------------------|--------|--------|--------|

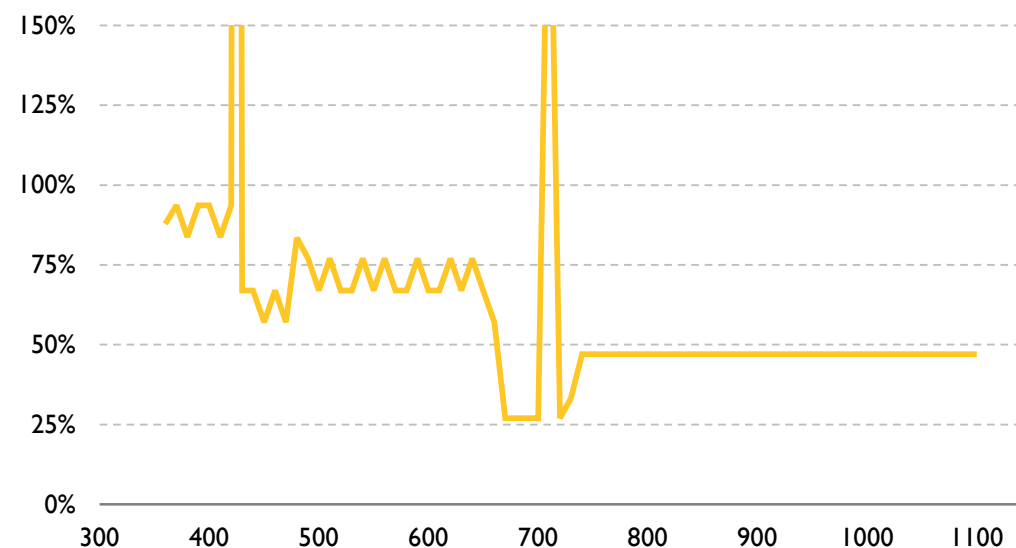
#### ADEQUACY

|                               |                      |                      |                  |
|-------------------------------|----------------------|----------------------|------------------|
| Household Income – Total MESL | -210.59<br>Shortfall | -237.24<br>Shortfall | 1.64<br>Marginal |
|-------------------------------|----------------------|----------------------|------------------|

Household Income by increment of Gross Salary



Marginal Effective Tax Rate by increment of Gross Salary



# OP 2

| <i>Gross per week, per adult</i> |        | 350       | 360       | 370       | 380       | 390       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 350.00    | 360.00    | 370.00    | 380.00    | 390.00    |
| PAYE (Joint)                     |        | 0.00      | 1.25      | 2.25      | 3.75      | 4.75      |
| USC 1                            |        | 5.88      | 6.18      | 6.48      | 6.78      | 7.08      |
| PRSI 1                           |        | 0.00      | 3.73      | 5.80      | 7.87      | 9.93      |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 344.12    | 348.84    | 355.47    | 361.60    | 368.24    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 86.00     | 85.00     | 84.00     | 82.00     | 81.00     |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| OFPP                             |        | 125.10    | 122.60    | 117.60    | 115.10    | 110.10    |
| Fuel Allowance                   |        | 11.25     | 11.25     | 11.25     | 11.25     | 11.25     |
| Total Social Welfare             |        | 286.97    | 283.47    | 277.47    | 272.97    | 266.97    |
| Total Household Income           |        | 631.09    | 632.30    | 632.93    | 634.57    | 635.20    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -209.42   | -208.20   | -207.57   | -205.94   | -205.30   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        |           | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        |           | 1.22      | 0.63      | 1.63      | 0.63      |
| Amount lost in Tax & Withdrawal  |        |           | 8.78      | 9.37      | 8.37      | 9.37      |
| Effective Marginal Rate          |        |           | 88%       | 94%       | 84%       | 94%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 400       | 410       | 420       | 425       | 430       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 400.00    | 410.00    | 420.00    | 425.00    | 430.00    |
| PAYE (Joint)                     |        | 5.75      | 7.25      | 8.25      | 0.00      | 0.00      |
| USC 1                            |        | 7.38      | 7.68      | 7.98      | 8.13      | 8.28      |
| PRSI 1                           |        | 12.00     | 14.07     | 16.13     | 17.00     | 17.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 374.87    | 381.00    | 387.64    | 399.87    | 404.52    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 80.00     | 78.00     | 77.00     | 128.00    | 125.00    |
| BSCFA                            |        | 0.00      | 0.00      | 0.00      | 1.92      | 1.92      |
| OFP                              |        | 105.10    | 102.60    | 97.60     | 0.00      | 0.00      |
| Fuel Allowance                   |        | 11.25     | 11.25     | 11.25     | 0.00      | 0.00      |
| Total Social Welfare             |        | 260.97    | 256.47    | 250.47    | 194.54    | 191.54    |
| Total Household Income           |        | 635.83    | 637.47    | 638.10    | 594.41    | 596.06    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -204.67   | -203.04   | -202.40   | -246.10   | -244.45   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 5.00      | 5.00      |
| Change in Total Household Income |        | 0.63      | 1.63      | 0.63      | -43.69    | 1.65      |
| Amount lost in Tax & Withdrawal  |        | 9.37      | 8.37      | 9.37      | 48.69     | 3.35      |
| Effective Marginal Rate          |        | 94%       | 84%       | 94%       | 974%      | 67%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 440       | 450       | 460       | 470       | 480       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 440.00    | 450.00    | 460.00    | 470.00    | 480.00    |
| PAYE (Joint)                     |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.73      |
| USC 1                            |        | 8.58      | 8.88      | 9.18      | 9.48      | 9.78      |
| PRSI 1                           |        | 17.60     | 18.00     | 18.40     | 18.80     | 19.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 413.82    | 423.12    | 432.42    | 441.72    | 450.29    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 119.00    | 114.00    | 108.00    | 103.00    | 98.00     |
| BSCFA                            |        | 1.92      | 1.92      | 1.92      | 1.92      | 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      |
| Total Social Welfare             |        | 185.54    | 180.54    | 174.54    | 169.54    | 162.62    |
| Total Household Income           |        | 599.36    | 603.66    | 606.96    | 611.26    | 612.90    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -241.15   | -236.85   | -233.55   | -229.25   | -227.60   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 3.30      | 4.30      | 3.30      | 4.30      | 1.65      |
| Amount lost in Tax & Withdrawal  |        | 6.70      | 5.70      | 6.70      | 5.70      | 8.35      |
| Effective Marginal Rate          |        | 67%       | 57%       | 67%       | 57%       | 84%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 490       | 500       | 510       | 520       | 530       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 490.00    | 500.00    | 510.00    | 520.00    | 530.00    |
| PAYE (Joint)                     |        | 2.73      | 4.73      | 6.73      | 8.73      | 10.73     |
| USC 1                            |        | 10.08     | 10.38     | 10.68     | 10.98     | 11.28     |
| PRSI 1                           |        | 19.60     | 20.00     | 20.40     | 20.80     | 21.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 457.59    | 464.89    | 472.19    | 479.49    | 486.79    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 93.00     | 89.00     | 84.00     | 80.00     | 76.00     |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 157.62    | 153.62    | 148.62    | 144.62    | 140.62    |
| Total Household Income           |        | 615.20    | 618.50    | 620.80    | 624.10    | 627.40    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -225.30   | -222.00   | -219.70   | -216.40   | -213.10   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 2.30      | 3.30      | 2.30      | 3.30      | 3.30      |
| Amount lost in Tax & Withdrawal  |        | 7.70      | 6.70      | 7.70      | 6.70      | 6.70      |
| Effective Marginal Rate          |        | 77%       | 67%       | 77%       | 67%       | 67%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 540       | 550       | 560       | 570       | 580       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 540.00    | 550.00    | 560.00    | 570.00    | 580.00    |
| PAYE (Joint)                     |        | 12.73     | 14.73     | 16.73     | 18.73     | 20.73     |
| USC 1                            |        | 11.58     | 11.88     | 12.18     | 12.48     | 12.78     |
| PRSI 1                           |        | 21.60     | 22.00     | 22.40     | 22.80     | 23.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 494.09    | 501.39    | 508.69    | 515.99    | 523.29    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 71.00     | 67.00     | 62.00     | 58.00     | 54.00     |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 135.62    | 131.62    | 126.62    | 122.62    | 118.62    |
| Total Household Income           |        | 629.70    | 633.00    | 635.30    | 638.60    | 641.90    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -210.80   | -207.50   | -205.20   | -201.90   | -198.60   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 2.30      | 3.30      | 2.30      | 3.30      | 3.30      |
| Amount lost in Tax & Withdrawal  |        | 7.70      | 6.70      | 7.70      | 6.70      | 6.70      |
| Effective Marginal Rate          |        | 77%       | 67%       | 77%       | 67%       | 67%       |



# OP 2

| <i>Gross per week, per adult</i> |        | 590       | 600       | 610       | 620       | 630       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 590.00    | 600.00    | 610.00    | 620.00    | 630.00    |
| PAYE (Joint)                     |        | 22.73     | 24.73     | 26.73     | 28.73     | 30.73     |
| USC 1                            |        | 13.08     | 13.38     | 13.68     | 13.98     | 14.28     |
| PRSI 1                           |        | 23.60     | 24.00     | 24.40     | 24.80     | 25.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 530.59    | 537.89    | 545.19    | 552.49    | 559.79    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 49.00     | 45.00     | 41.00     | 36.00     | 32.00     |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 113.62    | 109.62    | 105.62    | 100.62    | 96.62     |
| Total Household Income           |        | 644.20    | 647.50    | 650.80    | 653.10    | 656.40    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -196.30   | -193.00   | -189.70   | -187.40   | -184.10   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 2.30      | 3.30      | 3.30      | 2.30      | 3.30      |
| Amount lost in Tax & Withdrawal  |        | 7.70      | 6.70      | 6.70      | 7.70      | 6.70      |
| Effective Marginal Rate          |        | 77%       | 67%       | 67%       | 77%       | 67%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 640       | 650       | 660       | 670       | 680       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 640.00    | 650.00    | 660.00    | 670.00    | 680.00    |
| PAYE (Joint)                     |        | 32.73     | 34.73     | 36.73     | 38.73     | 40.73     |
| USC 1                            |        | 14.58     | 14.88     | 15.18     | 15.48     | 15.78     |
| PRSI 1                           |        | 25.60     | 26.00     | 26.40     | 26.80     | 27.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 567.09    | 574.39    | 581.69    | 588.99    | 596.29    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 27.00     | 23.00     | 20.00     | 20.00     | 20.00     |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 91.62     | 87.62     | 84.62     | 84.62     | 84.62     |
| Total Household Income           |        | 658.70    | 662.00    | 666.30    | 673.60    | 680.90    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -181.80   | -178.50   | -174.20   | -166.90   | -159.60   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 2.30      | 3.30      | 4.30      | 7.30      | 7.30      |
| Amount lost in Tax & Withdrawal  |        | 7.70      | 6.70      | 5.70      | 2.70      | 2.70      |
| Effective Marginal Rate          |        | 77%       | 67%       | 57%       | 27%       | 27%       |

# OP 2

| Gross per week, per adult        |        | 690       | 700       | 710       | 720       | 730       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 690.00    | 700.00    | 710.00    | 720.00    | 730.00    |
| PAYE (Joint)                     |        | 42.73     | 44.73     | 46.73     | 48.73     | 51.35     |
| USC 1                            |        | 16.08     | 16.38     | 16.68     | 16.98     | 17.28     |
| PRSI 1                           |        | 27.60     | 28.00     | 28.40     | 28.80     | 29.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 603.59    | 610.89    | 618.19    | 625.49    | 632.17    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 20.00     | 20.00     | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 84.62     | 84.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 688.20    | 695.50    | 682.80    | 690.10    | 696.79    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -152.30   | -145.00   | -157.70   | -150.40   | -143.71   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 7.30      | 7.30      | -12.70    | 7.30      | 6.68      |
| Amount lost in Tax & Withdrawal  |        | 2.70      | 2.70      | 22.70     | 2.70      | 3.32      |
| Effective Marginal Rate          |        | 27%       | 27%       | 227%      | 27%       | 33%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 740       | 750       | 760       | 770       | 780       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 740.00    | 750.00    | 760.00    | 770.00    | 780.00    |
| PAYE (Joint)                     |        | 55.35     | 59.35     | 63.35     | 67.35     | 71.35     |
| USC 1                            |        | 17.58     | 17.88     | 18.18     | 18.48     | 18.78     |
| PRSI 1                           |        | 29.60     | 30.00     | 30.40     | 30.80     | 31.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 637.47    | 642.77    | 648.07    | 653.37    | 658.67    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 702.09    | 707.39    | 712.69    | 717.99    | 723.29    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -138.41   | -133.11   | -127.81   | -122.51   | -117.21   |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 5.30      | 5.30      | 5.30      | 5.30      | 5.30      |
| Amount lost in Tax & Withdrawal  |        | 4.70      | 4.70      | 4.70      | 4.70      | 4.70      |
| Effective Marginal Rate          |        | 47%       | 47%       | 47%       | 47%       | 47%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 790       | 800       | 810       | 820       | 830       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 790.00    | 800.00    | 810.00    | 820.00    | 830.00    |
| PAYE (Joint)                     |        | 75.35     | 79.35     | 83.35     | 87.35     | 91.35     |
| USC 1                            |        | 19.08     | 19.38     | 19.68     | 19.98     | 20.28     |
| PRSI 1                           |        | 31.60     | 32.00     | 32.40     | 32.80     | 33.20     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 663.97    | 669.27    | 674.57    | 679.87    | 685.17    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 728.59    | 733.89    | 739.19    | 744.49    | 749.79    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -111.91   | -106.61   | -101.31   | -96.01    | -90.71    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 5.30      | 5.30      | 5.30      | 5.30      | 5.30      |
| Amount lost in Tax & Withdrawal  |        | 4.70      | 4.70      | 4.70      | 4.70      | 4.70      |
| Effective Marginal Rate          |        | 47%       | 47%       | 47%       | 47%       | 47%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 840       | 850       | 860       | 890       | 900       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 840.00    | 850.00    | 860.00    | 890.00    | 900.00    |
| PAYE (Joint)                     |        | 95.35     | 99.35     | 103.35    | 115.35    | 119.35    |
| USC 1                            |        | 20.58     | 20.88     | 21.18     | 22.08     | 22.38     |
| PRSI 1                           |        | 33.60     | 34.00     | 34.40     | 35.60     | 36.00     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 690.47    | 695.77    | 701.07    | 716.97    | 722.27    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 755.09    | 760.39    | 765.69    | 781.59    | 786.89    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -85.41    | -80.11    | -74.81    | -58.91    | -53.61    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 30.00     | 10.00     |
| Change in Total Household Income |        | 5.30      | 5.30      | 5.30      | 15.90     | 5.30      |
| Amount lost in Tax & Withdrawal  |        | 4.70      | 4.70      | 4.70      | 14.10     | 4.70      |
| Effective Marginal Rate          |        | 47%       | 47%       | 47%       | 47%       | 47%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 910       | 920       | 930       | 940       | 950       |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 910.00    | 920.00    | 930.00    | 940.00    | 950.00    |
| PAYE (Joint)                     |        | 123.35    | 127.35    | 131.35    | 135.35    | 139.35    |
| USC 1                            |        | 22.68     | 22.98     | 23.28     | 23.58     | 23.88     |
| PRSI 1                           |        | 36.40     | 36.80     | 37.20     | 37.60     | 38.00     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 727.57    | 732.87    | 738.17    | 743.47    | 748.77    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 792.19    | 797.49    | 802.79    | 808.09    | 813.39    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -48.31    | -43.01    | -37.71    | -32.41    | -27.11    |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 5.30      | 5.30      | 5.30      | 5.30      | 5.30      |
| Amount lost in Tax & Withdrawal  |        | 4.70      | 4.70      | 4.70      | 4.70      | 4.70      |
| Effective Marginal Rate          |        | 47%       | 47%       | 47%       | 47%       | 47%       |

# OP 2

| <i>Gross per week, per adult</i> |        | 960       | 970       | 980       | 990       | 1000      |
|----------------------------------|--------|-----------|-----------|-----------|-----------|-----------|
| EXPENDITURE                      | DUBLIN |           |           |           |           |           |
| MESL Core                        |        | 328.91    | 328.91    | 328.91    | 328.91    | 328.91    |
| Housing                          |        | 270.44    | 270.44    | 270.44    | 270.44    | 270.44    |
| Childcare                        |        | 241.15    | 241.15    | 241.15    | 241.15    | 241.15    |
| TOTAL MESL                       |        | 840.50    | 840.50    | 840.50    | 840.50    | 840.50    |
| INCOME                           |        |           |           |           |           |           |
| Gross Salary 1                   |        | 960.00    | 970.00    | 980.00    | 990.00    | 1,000.00  |
| PAYE (Joint)                     |        | 143.35    | 147.35    | 151.35    | 155.35    | 159.35    |
| USC 1                            |        | 24.18     | 24.48     | 24.78     | 25.08     | 25.38     |
| PRSI 1                           |        | 38.40     | 38.80     | 39.20     | 39.60     | 40.00     |
| Gross Salary 2                   |        |           |           |           |           |           |
| PAYE 2                           |        |           |           |           |           |           |
| USC 2                            |        |           |           |           |           |           |
| PRSI 2                           |        |           |           |           |           |           |
| NET Salary (Household)           |        | 754.07    | 759.37    | 764.67    | 769.97    | 775.27    |
| SOCIAL WELFARE                   |        |           |           |           |           |           |
| Child Benefit                    |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| FIS                              |        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      |
| BSCFA                            |        | 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      |
| Total Social Welfare             |        | 64.62     | 64.62     | 64.62     | 64.62     | 64.62     |
| Total Household Income           |        | 818.69    | 823.99    | 829.29    | 834.59    | 839.89    |
| MEDICAL CARD                     |        | Full      | Full      | Full      | Full      | Full      |
| INCOME ADEQUACY                  |        |           |           |           |           |           |
| Income - Total MESL              |        | -21.81    | -16.51    | -11.21    | -5.91     | -0.61     |
|                                  |        | Shortfall | Shortfall | Shortfall | Shortfall | Shortfall |
| METR                             |        |           |           |           |           |           |
| Change in Gross Salary           |        | 10.00     | 10.00     | 10.00     | 10.00     | 10.00     |
| Change in Total Household Income |        | 5.30      | 5.30      | 5.30      | 5.30      | 5.30      |
| Amount lost in Tax & Withdrawal  |        | 4.70      | 4.70      | 4.70      | 4.70      | 4.70      |
| Effective Marginal Rate          |        | 47%       | 47%       | 47%       | 47%       | 47%       |



# OP 2

| <i>Gross per week, per adult</i> |          | 1010     | 1020     | 1030     | 1040     | 1050     |
|----------------------------------|----------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN   |          |          |          |          |          |
| MESL Core                        |          | 328.91   | 328.91   | 328.91   | 328.91   | 328.91   |
| Housing                          |          | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |          | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |          | 840.50   | 840.50   | 840.50   | 840.50   | 840.50   |
| INCOME                           |          |          |          |          |          |          |
| Gross Salary 1                   |          | 1,010.00 | 1,020.00 | 1,030.00 | 1,040.00 | 1,050.00 |
| PAYE (Joint)                     |          | 163.35   | 167.35   | 171.35   | 175.35   | 179.35   |
| USC 1                            |          | 25.68    | 25.98    | 26.28    | 26.58    | 26.88    |
| PRSI 1                           |          | 40.40    | 40.80    | 41.20    | 41.60    | 42.00    |
| Gross Salary 2                   |          |          |          |          |          |          |
| PAYE 2                           |          |          |          |          |          |          |
| USC 2                            |          |          |          |          |          |          |
| PRSI 2                           |          |          |          |          |          |          |
| NET Salary (Household)           |          | 780.57   | 785.87   | 791.17   | 796.47   | 801.77   |
| SOCIAL WELFARE                   |          |          |          |          |          |          |
| Child Benefit                    |          | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |          | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |          | 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     |
| Total Social Welfare             |          | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |          | 845.19   | 850.49   | 855.79   | 861.09   | 866.39   |
| MEDICAL CARD                     |          | Full     | Full     | Full     | Full     | Full     |
| INCOME ADEQUACY                  |          |          |          |          |          |          |
| Income - Total MESL              |          | 4.69     | 9.99     | 15.29    | 20.59    | 25.89    |
|                                  | Marginal |          | Adequate | Adequate | Adequate | Adequate |
| METR                             |          |          |          |          |          |          |
| Change in Gross Salary           |          | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |          | 5.30     | 5.30     | 5.30     | 5.30     | 5.30     |
| Amount lost in Tax & Withdrawal  |          | 4.70     | 4.70     | 4.70     | 4.70     | 4.70     |
| Effective Marginal Rate          |          | 47%      | 47%      | 47%      | 47%      | 47%      |

# OP 2

| <i>Gross per week, per adult</i> |        | 1060     | 1070     | 1080     | 1090     | 1100     |
|----------------------------------|--------|----------|----------|----------|----------|----------|
| EXPENDITURE                      | DUBLIN |          |          |          |          |          |
| MESL Core                        |        | 328.91   | 328.91   | 328.91   | 328.91   | 328.91   |
| Housing                          |        | 270.44   | 270.44   | 270.44   | 270.44   | 270.44   |
| Childcare                        |        | 241.15   | 241.15   | 241.15   | 241.15   | 241.15   |
| TOTAL MESL                       |        | 840.50   | 840.50   | 840.50   | 840.50   | 840.50   |
| INCOME                           |        |          |          |          |          |          |
| Gross Salary 1                   |        | 1,060.00 | 1,070.00 | 1,080.00 | 1,090.00 | 1,100.00 |
| PAYE (Joint)                     |        | 183.35   | 187.35   | 191.35   | 195.35   | 199.35   |
| USC 1                            |        | 27.18    | 27.48    | 27.78    | 28.08    | 28.38    |
| PRSI 1                           |        | 42.40    | 42.80    | 43.20    | 43.60    | 44.00    |
| Gross Salary 2                   |        |          |          |          |          |          |
| PAYE 2                           |        |          |          |          |          |          |
| USC 2                            |        |          |          |          |          |          |
| PRSI 2                           |        |          |          |          |          |          |
| NET Salary (Household)           |        | 807.07   | 812.37   | 817.67   | 822.97   | 828.27   |
| SOCIAL WELFARE                   |        |          |          |          |          |          |
| Child Benefit                    |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| FIS                              |        | 0.00     | 0.00     | 0.00     | 0.00     | 0.00     |
| BSCFA                            |        | 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     |
| Total Social Welfare             |        | 64.62    | 64.62    | 64.62    | 64.62    | 64.62    |
| Total Household Income           |        | 871.69   | 876.99   | 882.29   | 887.59   | 892.89   |
| MEDICAL CARD                     |        | Full     | Full     | Full     | Full     | Full     |
| INCOME ADEQUACY                  |        |          |          |          |          |          |
| Income - Total MESL              |        | 31.19    | 36.49    | 41.79    | 47.09    | 52.39    |
|                                  |        | Adequate | Adequate | Adequate | Adequate | Adequate |
| METR                             |        |          |          |          |          |          |
| Change in Gross Salary           |        | 10.00    | 10.00    | 10.00    | 10.00    | 10.00    |
| Change in Total Household Income |        | 5.30     | 5.30     | 5.30     | 5.30     | 5.30     |
| Amount lost in Tax & Withdrawal  |        | 4.70     | 4.70     | 4.70     | 4.70     | 4.70     |
| Effective Marginal Rate          |        | 47%      | 47%      | 47%      | 47%      | 47%      |

## APPENDIX B

### MINIMUM INCOME STANDARD CALCULATION MODEL

The Minimum Income Standard (MIS) model calculates the gross salary required to enable a household afford the cost of a Minimum Essential Standard of Living.

The MIS calculation starts by assessing the adequacy of the household's total income, when each employed adult is earning the National Minimum Wage. The MIS method, calculates the PAYE income tax liability, PRSI contribution and amount of USC payable, and assesses eligibility for any social welfare entitlements applicable to the household type.

Where the minimum wage does not provide the basis for an adequate household income (net salary plus any social welfare entitlements), the MIS method recalculates household income on the basis of incremental increases in salary, re-assessing the adequacy of household income at each increment. The method involves multiple iterations of these calculations, each iteration representing a €0.10 incremental increase in hourly salary.

The MIS for a household is reached at when total household income meets MESL expenditure need.

#### THE INCOME CALCULATIONS ARE BASED ON THE FOLLOWING:

- › All adults in the household being employed full-time
- › The adults in the Two Parent household composition are jointly assessed for income tax
- › It is assumed that households are claiming all applicable tax credits and tax reliefs, as outlined
- › Where the household meets the basic eligibility criteria for the social welfare payments (listed below) the appropriate means test is applied
- › Medical Card entitlement is assessed in accordance with the national guidelines (HSE, 2015).

| Tax                     | Tax Credits             | Social Welfare Transfers                             |
|-------------------------|-------------------------|------------------------------------------------------|
| Income Tax              | Single Person           | Medical Card (Full & GP Visit)                       |
| PRSI                    | Married Couple          | Child Benefit                                        |
| Universal Social Charge | OPF (One Parent Family) | One-Parent Family Payment (OFP)                      |
|                         | PAYE                    | Family Income Supplement (FIS)                       |
|                         | Health (Tax Relief)     | Back to School Clothing & Footwear Allowance (BSCFA) |

#### Contribution of Social Welfare

The contribution of direct and indirect benefits reduces both the expenditure and income need of the household compositions. For example, in scenarios where a household composition is eligible for a full Medical Card, this reduces both the expenditure need of the household and the amount of Universal Social Charge levied on the household's gross salary. If a household composition is not

eligible for a full Medical Card, but would qualify for a GP Visit card, this has a more modest impact on reducing expenditure need.

A number of direct income supports are included in the income calculations.

- › All the households, with children, are in receipt of child benefit.
- › In each scenario the household compositions are assessed for eligibility for Family Income Supplement (FIS), and the Back to School Clothing and Footwear Allowance, and where the appropriate rate of payment is included in the household income calculations
- › One Parent household compositions are assessed for the One-Parent Family Payment (OFP) (where the youngest child is under 7)

Where a One-Parent household is found to be entitled to the OFP, it assumed that the household is a long-term social welfare recipient and so is also eligible for the Fuel Allowance