

URBAN 2023 Core MESL Weekly Expenditure Budget

*Excludes Housing, Childcare and the effect of secondary benefits*

|                                 | TWO PARENT    |               |               |               |               | ONE PARENT    |               |               | OTHER WORKING AGE |               | OLDER         |               |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------|---------------|---------------|---------------|
|                                 | TP 1          | TP 2a         | TP 2b         | TP 3          | TP 4          | OP 1          | OP 2a         | OP 2b         | SA                | CP            | SA            | CP            |
| Food                            | 114.17        | 151.52        | 185.10        | 184.35        | 288.86        | 86.68         | 114.56        | 148.14        | 59.27             | 99.03         | 68.63         | 83.76         |
| Clothing                        | 40.64         | 36.32         | 38.88         | 57.59         | 58.38         | 18.71         | 27.12         | 29.67         | 13.33             | 27.57         | 13.86         | 25.60         |
| Personal Care                   | 27.54         | 21.54         | 26.82         | 32.95         | 37.52         | 12.59         | 14.37         | 19.66         | 10.65             | 25.57         | 12.29         | 18.99         |
| Health                          | 14.32         | 14.98         | 18.63         | 19.02         | 26.98         | 9.77          | 11.48         | 15.13         | 5.58              | 13.12         | 13.17         | 26.20         |
| Household Goods                 | 29.56         | 25.76         | 25.96         | 36.82         | 32.71         | 21.17         | 24.75         | 24.95         | 6.53              | 8.44          | 21.82         | 23.55         |
| Household Services              | 6.62          | 6.62          | 6.62          | 6.62          | 6.62          | 6.62          | 6.62          | 6.62          | 4.37              | 4.37          | 16.13         | 8.96          |
| Communications                  | 20.92         | 20.92         | 26.59         | 20.92         | 32.26         | 15.25         | 15.25         | 20.92         | 15.03             | 20.84         | 20.12         | 26.37         |
| Social Inclusion & Participator | 64.96         | 85.35         | 107.05        | 87.68         | 151.47        | 61.38         | 68.07         | 89.78         | 59.38             | 90.10         | 76.97         | 93.70         |
| Education                       | 3.16          | 11.29         | 29.63         | 11.29         | 56.09         | 11.29         | 11.29         | 29.63         | 3.22              | 4.43          | 0.00          | 0.00          |
| Transport                       | 48.00         | 50.10         | 52.20         | 50.10         | 56.40         | 26.10         | 26.10         | 28.20         | 31.59             | 60.59         | 7.79          | 7.79          |
| Household Energy                | 63.25         | 65.91         | 71.23         | 70.66         | 85.48         | 61.54         | 61.54         | 66.86         | 35.46             | 43.27         | 54.67         | 64.20         |
| Personal Costs                  | 9.24          | 9.29          | 9.29          | 9.39          | 9.45          | 7.68          | 7.76          | 7.76          | 7.61              | 15.21         | 5.15          | 2.29          |
| Insurance                       | 31.22         | 37.74         | 36.71         | 37.74         | 42.20         | 19.45         | 23.08         | 22.05         | 14.11             | 28.98         | 17.54         | 32.62         |
| Savings & Contingencies         | 21.34         | 26.34         | 26.34         | 31.34         | 36.34         | 17.60         | 22.60         | 22.60         | 10.00             | 15.00         | 10.00         | 15.00         |
| <b>Total</b>                    | <b>494.95</b> | <b>563.70</b> | <b>661.05</b> | <b>656.48</b> | <b>920.75</b> | <b>375.84</b> | <b>434.60</b> | <b>531.96</b> | <b>276.12</b>     | <b>456.52</b> | <b>338.15</b> | <b>429.02</b> |
| <b>Adjustments</b>              |               |               |               |               |               |               |               |               |                   |               |               |               |
| Childcare PT                    | 148.35        | 162.80        | 23.08         | 311.15        | 46.15         | 23.08         | 162.80        | 23.08         | 0.00              | 0.00          | 0.00          | 0.00          |
| Childcare FT                    | 227.11        | 345.84        | 130.28        | 572.95        | 260.56        | 130.28        | 345.84        | 130.28        | 0.00              | 0.00          | 0.00          | 0.00          |
| <b>Medical Card Deductions</b>  |               |               |               |               |               |               |               |               |                   |               |               |               |
| Full Medical Card               | -38.93        | -48.95        | -51.09        | -49.28        | -63.58        | -25.90        | -30.83        | -32.97        | -17.35            | -38.60        | -25.72        | -51.45        |
| GP Visit Card                   | -4.37         | -6.56         | -8.75         | -6.56         | -13.12        | -5.47         | -5.47         | -7.66         | -1.09             | -4.37         | -4.37         | -8.75         |

RURAL 2023 Core MESL Weekly Expenditure Budget

*Excludes Housing, Childcare and the effect of secondary benefits*

|                                 | TWO PARENT    |               |               |               |                | ONE PARENT    |               |               | OTHER WORKING AGE |               | OLDER         |               |
|---------------------------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|-------------------|---------------|---------------|---------------|
|                                 | TP 1          | TP 2a         | TP 2b         | TP 3          | TP 4           | OP 1          | OP 2a         | OP 2b         | SA                | CP            | SA            | CP            |
| Food                            | 119.43        | 160.92        | 196.04        | 193.75        | 305.48         | 91.62         | 121.32        | 156.44        | 59.52             | 98.00         | 71.29         | 88.25         |
| Clothing                        | 40.68         | 37.15         | 39.69         | 58.42         | 59.98          | 19.28         | 28.01         | 30.55         | 13.69             | 28.01         | 13.96         | 25.77         |
| Personal Care                   | 27.54         | 21.54         | 26.82         | 32.95         | 37.52          | 12.54         | 14.32         | 19.61         | 10.34             | 26.21         | 12.29         | 19.09         |
| Health                          | 13.50         | 13.68         | 16.82         | 17.71         | 24.17          | 8.87          | 10.48         | 13.62         | 5.28              | 12.31         | 12.57         | 25.00         |
| Household Goods                 | 29.50         | 25.27         | 25.47         | 36.30         | 31.76          | 20.90         | 24.25         | 24.45         | 6.70              | 8.58          | 21.82         | 23.41         |
| Household Services              | 8.89          | 8.89          | 8.89          | 8.89          | 8.89           | 8.89          | 8.89          | 8.89          | 2.13              | 4.31          | 15.98         | 13.48         |
| Communications                  | 23.29         | 23.29         | 28.97         | 23.29         | 34.64          | 17.62         | 17.62         | 23.29         | 17.02             | 22.82         | 20.12         | 26.37         |
| Social Inclusion & Participator | 61.88         | 81.99         | 102.41        | 84.32         | 145.28         | 58.75         | 65.51         | 85.94         | 50.27             | 71.82         | 68.03         | 84.03         |
| Education                       | 3.16          | 11.02         | 28.19         | 11.02         | 53.22          | 11.02         | 11.02         | 28.19         | 3.22              | 4.43          | 0.00          | 0.00          |
| Transport                       | 207.88        | 207.88        | 207.88        | 207.88        | 213.35         | 116.06        | 116.06        | 116.06        | 84.78             | 97.62         | 84.21         | 85.17         |
| Household Energy                | 52.54         | 55.20         | 60.52         | 59.95         | 74.76          | 50.83         | 50.83         | 56.15         | 36.28             | 43.26         | 45.18         | 53.49         |
| Personal Costs                  | 9.24          | 9.29          | 9.29          | 9.39          | 9.45           | 7.68          | 7.76          | 7.76          | 7.61              | 15.21         | 5.15          | 2.29          |
| Insurance                       | 43.07         | 49.60         | 48.56         | 49.60         | 54.37          | 25.68         | 29.32         | 28.28         | 20.28             | 35.14         | 23.06         | 38.47         |
| Savings & Contingencies         | 21.34         | 26.34         | 26.34         | 31.34         | 36.34          | 17.60         | 22.60         | 22.60         | 10.00             | 15.00         | 10.00         | 15.00         |
| <b>Total</b>                    | <b>661.94</b> | <b>732.05</b> | <b>825.90</b> | <b>824.80</b> | <b>1089.21</b> | <b>467.32</b> | <b>527.98</b> | <b>621.82</b> | <b>327.10</b>     | <b>482.74</b> | <b>403.67</b> | <b>499.82</b> |
| <b>Adjustments</b>              |               |               |               |               |                |               |               |               |                   |               |               |               |
| Childcare PT                    | 127.81        | 137.94        | 23.08         | 265.75        | 46.15          | 23.08         | 137.94        | 23.08         | 0.00              | 0.00          | 0.00          | 0.00          |
| Childcare FT                    | 203.82        | 292.41        | 112.36        | 496.23        | 224.73         | 112.36        | 292.41        | 112.36        | 0.00              | 0.00          | 0.00          | 0.00          |
| <b>Medical Card Deductions</b>  |               |               |               |               |                |               |               |               |                   |               |               |               |
| Full Medical Card               | -38.12        | -47.64        | -49.28        | -47.97        | -60.77         | -25.00        | -29.82        | -31.47        | -17.05            | -37.79        | -25.12        | -50.24        |
| GP Visit Card                   | -3.98         | -5.77         | -7.56         | -5.77         | -11.14         | -4.77         | -4.77         | -6.56         | -0.99             | -3.98         | -3.98         | -7.95         |

2023 **URBAN** Core MESL by Child Age-Group

|                                  | INFANT       | PRE-SCHOOL   | PRIMARY      | SECONDARY     |
|----------------------------------|--------------|--------------|--------------|---------------|
| Food                             | 32.83        | 27.88        | 42.30        | 61.46         |
| Clothing                         | 21.27        | 8.40         | 8.55         | 10.95         |
| Personal Care                    | 11.42        | 1.78         | 3.62         | 7.07          |
| Health                           | 4.04         | 1.71         | 2.99         | 5.36          |
| Household Goods                  | 11.02        | 3.58         | 3.64         | 3.78          |
| Communications                   | 0.00         | 0.00         | 0.00         | 5.67          |
| Social Inclusion & Participation | 2.33         | 6.69         | 16.02        | 28.39         |
| Education                        | 0.00         | 0.00         | 8.13         | 18.33         |
| Transport                        | 0.00         | 0.00         | 2.10         | 2.10          |
| Household Energy (Electricity)   | 1.71         | 0.00         | 4.37         | 5.32          |
| Personal Costs                   | 0.10         | 0.08         | 0.08         | 0.08          |
| Insurance (Health)               | 0.00         | 3.64         | 2.89         | 2.60          |
| Savings & Contingencies          | 5.00         | 5.00         | 5.00         | 5.00          |
| <b>Total MESL Core*</b>          | <b>89.71</b> | <b>58.76</b> | <b>99.70</b> | <b>156.12</b> |

CHILDCARE<sup>†</sup>

|                                |        |        |        |      |
|--------------------------------|--------|--------|--------|------|
| Childcare PT                   | 106.35 | 65.99  | 23.08  | 0.00 |
| Childcare FT                   | 164.11 | 127.83 | 101.44 | 0.00 |
| <b>Medical Card Deductions</b> |        |        |        |      |
| Full Medical Card              | 0.33   | 4.93   | 5.42   | 7.07 |
| GP Visit Card                  | 0.00   | 0.00   | 2.19   | 2.19 |

\* MESL Core Cost of A Child, excludes Childcare and the effect of secondary benefits

† Net of Universal NCS for Infant and ECCE for Pre-School Age

**RURAL** Core MESL by Child Age-Group

|                                  | INFANT       | PRE-SCHOOL   | PRIMARY      | SECONDARY     |
|----------------------------------|--------------|--------------|--------------|---------------|
| Food                             | 32.83        | 29.70        | 44.62        | 64.82         |
| Clothing                         | 21.27        | 8.73         | 9.01         | 11.27         |
| Personal Care                    | 11.42        | 1.78         | 3.62         | 7.07          |
| Health                           | 4.03         | 1.61         | 2.59         | 4.75          |
| Household Goods                  | 11.00        | 3.35         | 3.41         | 3.56          |
| Communications                   | 0.00         | 0.00         | 0.00         | 5.67          |
| Social Inclusion & Participation | 2.33         | 6.77         | 15.68        | 27.19         |
| Education                        | 0.00         | 0.00         | 7.86         | 17.17         |
| Transport                        | 0.00         | 0.00         | 0.00         | 0.00          |
| Household Energy (Electricity)   | 1.71         | 0.00         | 4.37         | 5.32          |
| Personal Costs                   | 0.10         | 0.08         | 0.08         | 0.08          |
| Insurance (Health)               | 0.00         | 3.64         | 2.89         | 2.60          |
| Savings & Contingencies          | 5.00         | 5.00         | 5.00         | 5.00          |
| <b>Total MESL Core*</b>          | <b>89.67</b> | <b>60.66</b> | <b>99.13</b> | <b>154.50</b> |

|                                |        |       |       |      |
|--------------------------------|--------|-------|-------|------|
| Childcare PT                   | 85.81  | 41.13 | 23.08 | 0.00 |
| Childcare FT                   | 140.82 | 92.31 | 83.52 | 0.00 |
| <b>Medical Card Deductions</b> |        |       |       |      |
| Full Medical Card              | 0.33   | 4.83  | 5.02  | 6.47 |
| GP Visit Card                  | 0.00   | 0.00  | 1.79  | 1.79 |

**Working Age**                      **Social Welfare Scenarios**                      **URBAN**

|                                       | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         | OP 1                      | OP 2a                     | OP 2b                | SA                        | SA            | CP                          |
|---------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|---------------------------|----------------------|---------------------------|---------------|-----------------------------|
| Income Scenario                       | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | One-Parent Family Payment | One-Parent Family Payment | Jobseeker Transition | Jobseeker Rent Supplement | Jobseeker HAP | 2 Jobseeker Rent Supplement |
| <b>MESL EXPENDITURE NEED</b>          |                              |                              |                              |                              |                              |                           |                           |                      |                           |               |                             |
| MESL Core*                            | 451.94                       | 510.68                       | 605.89                       | 603.13                       | 853.10                       | 345.87                    | 399.70                    | 494.92               | 254.70                    | 254.70        | 409.77                      |
| Housing                               | 50.60                        | 55.90                        | 57.10                        | 61.20                        | 68.90                        | 33.50                     | 38.80                     | 40.00                | 32.00                     | 45.92         | 112.00                      |
| Total MESL Expenditure                | 502.54                       | 566.58                       | 662.99                       | 664.33                       | 922.00                       | 379.37                    | 438.50                    | 534.92               | 286.70                    | 300.63        | 521.77                      |
| <b>PRIMARY SOCIAL WELFARE</b>         |                              |                              |                              |                              |                              |                           |                           |                      |                           |               |                             |
| Adult 1 (JS / OFP)                    | 220.00                       | 220.00                       | 220.00                       | 220.00                       | 220.00                       | 220.00                    | 220.00                    | 220.00               | 220.00                    | 220.00        | 220.00                      |
| Adult 2 (JS / QA)                     | 146.00                       | 146.00                       | 146.00                       | 146.00                       | 146.00                       | ...                       | ...                       | ...                  | ...                       | ...           | 220.00                      |
| Qualified Child Increase              | 42.00                        | 84.00                        | 92.00                        | 126.00                       | 184.00                       | 42.00                     | 84.00                     | 92.00                | ...                       | ...           | ...                         |
| Total Primary Social Welfare          | 408.00                       | 450.00                       | 458.00                       | 492.00                       | 550.00                       | 262.00                    | 304.00                    | 312.00               | 220.00                    | 220.00        | 440.00                      |
| <b>SECONDARY SOCIAL WELFARE</b>       |                              |                              |                              |                              |                              |                           |                           |                      |                           |               |                             |
| Child Benefit                         | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       | 32.31                     | 64.62                     | 64.62                | ...                       | ...           | ...                         |
| Fuel Allowance                        | ...                          | ...                          | ...                          | ...                          | ...                          | 17.77                     | 17.77                     | 17.77                | ...                       | ...           | ...                         |
| BSCFA                                 | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        | 3.08                      | 3.08                      | 8.56                 | ...                       | ...           | ...                         |
| Christmas Bonus                       | ...                          | ...                          | ...                          | ...                          | ...                          | 5.04                      | 5.85                      | 6.00                 | ...                       | ...           | ...                         |
| CoL Seasonal Bonus                    | ...                          | ...                          | ...                          | ...                          | ...                          | 3.85                      | 3.85                      | 3.85                 | ...                       | ...           | ...                         |
| CoL Child Benefit                     | 1.92                         | 3.85                         | 3.85                         | 5.77                         | 7.69                         | 1.92                      | 3.85                      | 3.85                 | ...                       | ...           | ...                         |
| CoL BSCFA                             | ...                          | 1.92                         | 3.85                         | 1.92                         | 7.69                         | 1.92                      | 1.92                      | 3.85                 | ...                       | ...           | ...                         |
| Household Income                      | 442.23                       | 523.46                       | 538.87                       | 599.69                       | 711.73                       | 327.88                    | 404.92                    | 420.48               | 220.00                    | 220.00        | 440.00                      |
| Medical Card                          | Full                         | Full                         | Full                         | Full                         | Full                         | Full                      | Full                      | Full                 | Full                      | Full          | Full                        |
| INCOME ADEQUACY                       | Inadequate                   | Inadequate                   | Inadequate                   | Inadequate                   | Inadequate                   | Inadequate                | Inadequate                | Inadequate           | Inadequate                | Inadequate    | Inadequate                  |
| (Household Income - MESL Expenditure) | -60.31                       | -43.12                       | -124.13                      | -64.64                       | -210.27                      | -51.48                    | -33.58                    | -114.44              | -66.70                    | -80.63        | -81.77                      |

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

Working Age

Social Welfare Scenarios

RURAL

|                                       | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         | OP 1                      | OP 2a                     | OP 2b                | SA                       | CP                          |
|---------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---------------------------|---------------------------|----------------------|--------------------------|-----------------------------|
| Income Scenario                       | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | 1 Jobseeker & 1 Stay at Home | One-Parent Family Payment | One-Parent Family Payment | Jobseeker Transition | Jobseeker Social Housing | 2 Jobseeker Rent Supplement |
| <b>MESL EXPENDITURE NEED</b>          |                              |                              |                              |                              |                              |                           |                           |                      |                          |                             |
| MESL Core*                            | 524.14                       | 584.74                       | 676.95                       | 677.16                       | 928.76                       | 438.25                    | 494.08                    | 586.29               | 305.98                   | 436.80                      |
| Housing                               | 70.40                        | 76.30                        | 77.80                        | 82.00                        | 91.00                        | 43.40                     | 49.10                     | 50.70                | 36.50                    | 112.00                      |
| Total MESL Expenditure                | 594.54                       | 661.04                       | 754.75                       | 759.16                       | 1,019.76                     | 481.65                    | 543.18                    | 636.99               | 342.48                   | 548.80                      |
| <b>PRIMARY SOCIAL WELFARE</b>         |                              |                              |                              |                              |                              |                           |                           |                      |                          |                             |
| Adult 1 (JS / OFP)                    | 220.00                       | 220.00                       | 220.00                       | 220.00                       | 220.00                       | 220.00                    | 220.00                    | 220.00               | 220.00                   | 220.00                      |
| Adult 2 (JS / QA)                     | 146.00                       | 146.00                       | 146.00                       | 146.00                       | 146.00                       | ...                       | ...                       | ...                  | ...                      | 220.00                      |
| Qualified Child Increase              | 42.00                        | 84.00                        | 92.00                        | 126.00                       | 184.00                       | 42.00                     | 84.00                     | 92.00                | ...                      | ...                         |
| Total Primary Social Welfare          | 408.00                       | 450.00                       | 458.00                       | 492.00                       | 550.00                       | 262.00                    | 304.00                    | 312.00               | 220.00                   | 440.00                      |
| <b>SECONDARY SOCIAL WELFARE</b>       |                              |                              |                              |                              |                              |                           |                           |                      |                          |                             |
| Child Benefit                         | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       | 32.31                     | 64.62                     | 64.62                | ...                      | ...                         |
| Fuel Allowance                        | ...                          | ...                          | ...                          | ...                          | ...                          | 17.77                     | 17.77                     | 17.77                | ...                      | ...                         |
| BSCFA                                 | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        | 3.08                      | 3.08                      | 8.56                 | ...                      | ...                         |
| Christmas Bonus                       | ...                          | ...                          | ...                          | ...                          | ...                          | 5.04                      | 5.85                      | 6.00                 | ...                      | ...                         |
| CoL Seasonal Bonus                    | ...                          | ...                          | ...                          | ...                          | ...                          | 3.85                      | 3.85                      | 3.85                 | ...                      | ...                         |
| CoL Child Benefit                     | 1.92                         | 3.85                         | 3.85                         | 5.77                         | 7.69                         | 1.92                      | 3.85                      | 3.85                 | ...                      | ...                         |
| CoL BSCFA                             | ...                          | 1.92                         | 3.85                         | 1.92                         | 7.69                         | 1.92                      | 1.92                      | 3.85                 | ...                      | ...                         |
| Household Income                      | 442.23                       | 523.46                       | 538.87                       | 599.69                       | 711.73                       | 327.88                    | 404.92                    | 420.48               | 220.00                   | 440.00                      |
| Medical Card                          | Full                         | Full                         | Full                         | Full                         | Full                         | Full                      | Full                      | Full                 | Full                     | Full                        |
| INCOME ADEQUACY                       | Inadequate                   | Inadequate                   | Inadequate                   | Inadequate                   | Inadequate                   | Inadequate                | Inadequate                | Inadequate           | Inadequate               | Inadequate                  |
| (Household Income - MESL Expenditure) | -152.31                      | -137.58                      | -215.88                      | -159.46                      | -308.03                      | -153.77                   | -138.26                   | -216.51              | -122.48                  | -108.80                     |

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

## Older Adult Household Types

URBAN

| Income Scenario                       | SA Older             | SA Older             | CP Older                 | CP Older                           | CP Older                          |
|---------------------------------------|----------------------|----------------------|--------------------------|------------------------------------|-----------------------------------|
|                                       | Non-Contributory     | Contributory         | Both<br>Non-Contributory | Contributory &<br>Non-Contributory | Contributory &<br>Qualified Adult |
| <b>MESL EXPENDITURE NEED</b>          |                      |                      |                          |                                    |                                   |
| MESL Core*                            | 301.27               | 301.27               | 366.42                   | 366.42                             | 366.42                            |
| Housing                               | 36.60                | 38.30                | 54.30                    | 56.00                              | 56.70                             |
| <b>Total MESL Expenditure</b>         | <b>337.87</b>        | <b>339.57</b>        | <b>420.72</b>            | <b>422.42</b>                      | <b>423.12</b>                     |
| <b>PRIMARY SOCIAL WELFARE</b>         |                      |                      |                          |                                    |                                   |
| Pension 1                             | 254.00               | 265.30               | 254.00                   | 265.30                             | 265.30                            |
| Pension 2 / Living Alone              | 22.00                | 22.00                | 254.00                   | 254.00                             | 176.70                            |
| Fuel Allowance                        | 17.77                | 17.77                | 17.77                    | 17.77                              | 17.77                             |
| Telephone Support Allowance           | 2.50                 | 2.50                 | ...                      | ...                                | ...                               |
| Christmas Bonus                       | 5.31                 | 5.53                 | 9.77                     | 9.99                               | 8.50                              |
| CoL Seasonal Bonus                    | 3.85                 | 3.85                 | 3.85                     | 3.85                               | 3.85                              |
| <b>Total Primary Social Welfare</b>   | <b>305.42</b>        | <b>316.94</b>        | <b>539.38</b>            | <b>550.90</b>                      | <b>472.12</b>                     |
| <b>SOCIAL WELFARE SUPPORTS</b>        |                      |                      |                          |                                    |                                   |
| Household Benefits Package            | TRUE                 | TRUE                 | TRUE                     | TRUE                               | TRUE                              |
| Medical Card                          | FULL                 | FULL                 | FULL                     | FULL                               | FULL                              |
| Household Income                      | 305.42               | 316.94               | 539.38                   | 550.90                             | 472.12                            |
| <b>INCOME ADEQUACY</b>                |                      |                      |                          |                                    |                                   |
| (Household Income - MESL Expenditure) | Inadequate<br>-32.45 | Inadequate<br>-22.63 | Adequate<br>118.66       | Adequate<br>128.48                 | Adequate<br>48.99                 |

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

## Older Adult Household Types

## RURAL

| Income Scenario                       | SA Older             | SA Older             | CP Older                 | CP Older                           | CP Older                          |
|---------------------------------------|----------------------|----------------------|--------------------------|------------------------------------|-----------------------------------|
|                                       | Non-Contributory     | Contributory         | Both<br>Non-Contributory | Contributory &<br>Non-Contributory | Contributory &<br>Qualified Adult |
| <b>MESL EXPENDITURE NEED</b>          |                      |                      |                          |                                    |                                   |
| MESL Core*                            | 367.39               | 367.39               | 438.42                   | 438.42                             | 438.42                            |
| Housing                               | 31.10                | 32.00                | 47.30                    | 48.10                              | 55.50                             |
| Total MESL Expenditure                | 398.49               | 399.39               | 485.72                   | 486.52                             | 493.92                            |
| <b>PRIMARY SOCIAL WELFARE</b>         |                      |                      |                          |                                    |                                   |
| Pension 1                             | 254.00               | 265.30               | 254.00                   | 265.30                             | 265.30                            |
| Pension 2 / Living Alone              | 22.00                | 22.00                | 254.00                   | 254.00                             | 176.70                            |
| Fuel Allowance                        | 17.77                | 17.77                | 17.77                    | 17.77                              | 17.77                             |
| Telephone Support Allowance           | 2.50                 | 2.50                 | ...                      | ...                                | ...                               |
| Christmas Bonus                       | 5.31                 | 5.53                 | 9.77                     | 9.99                               | 8.50                              |
| CoL Seasonal Bonus                    | 3.85                 | 3.85                 | 3.85                     | 3.85                               | 3.85                              |
| Total Primary Social Welfare          | 305.42               | 316.94               | 539.38                   | 550.90                             | 472.12                            |
| <b>SOCIAL WELFARE SUPPORTS</b>        |                      |                      |                          |                                    |                                   |
| Household Benefits Package            | TRUE                 | TRUE                 | TRUE                     | TRUE                               | TRUE                              |
| Medical Card                          | FULL                 | FULL                 | FULL                     | FULL                               | FULL                              |
| Household Income                      | 305.42               | 316.94               | 539.38                   | 550.90                             | 472.12                            |
| <b>INCOME ADEQUACY</b>                |                      |                      |                          |                                    |                                   |
| (Household Income - MESL Expenditure) | Inadequate<br>-93.07 | Inadequate<br>-82.45 | Adequate<br>53.66        | Adequate<br>64.38                  | Inadequate<br>-21.81              |

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

## Employed Scenarios

## URBAN

| MINIMUM WAGE           | SA                                 | SA                                 | CP                                   |
|------------------------|------------------------------------|------------------------------------|--------------------------------------|
| Employment Scenario    | Full-Time<br><i>HAP (+ top-up)</i> | Full-Time<br><i>Private Rented</i> | 2 Full-Time<br><i>Private Rented</i> |
| MESL EXPENDITURE NEED  |                                    |                                    |                                      |
| MESL Core*             | 275.03                             | 258.77                             | 452.14                               |
| Housing                | 70.72                              | 298.11                             | 298.11                               |
| Total MESL Expenditure | 345.75                             | 556.88                             | 750.25                               |

## NMW SALARY

|                                       |          |            |          |
|---------------------------------------|----------|------------|----------|
| Gross Salary 1                        | 423.75   | 423.75     | 423.75   |
| Income Tax 1                          | 16.48    | 6.87       | 6.87     |
| USC 1                                 | 5.01     | 5.01       | 5.01     |
| PRSI 1                                | 16.91    | 16.91      | 16.91    |
| Gross Salary 2                        | ...      | ...        | 423.75   |
| Income Tax 2                          | ...      | ...        | 6.87     |
| USC 2                                 | ...      | ...        | 5.01     |
| PRSI 2                                | ...      | ...        | 16.91    |
| Net Salary                            | 385.35   | 394.97     | 789.93   |
| Medical Card                          | GP Visit | Full       | GP Visit |
| INCOME ADEQUACY                       | Adequate | Inadequate | Adequate |
| (Household Income - MESL Expenditure) | 39.60    | -161.92    | 39.68    |

## Employed Scenarios

## RURAL

| MINIMUM WAGE           | SA                                    | SA                                 | CP                                   |
|------------------------|---------------------------------------|------------------------------------|--------------------------------------|
| Employment Scenario    | Full-Time<br><i>Differential Rent</i> | Full-Time<br><i>Private Rented</i> | 2 Full-Time<br><i>Private Rented</i> |
| MESL EXPENDITURE NEED  |                                       |                                    |                                      |
| MESL Core*             | 326.10                                | 310.05                             | 482.74                               |
| Housing                | 68.40                                 | 186.30                             | 186.30                               |
| Total MESL Expenditure | 394.50                                | 496.35                             | 669.04                               |

## NMW SALARY

|                                       |            |            |          |
|---------------------------------------|------------|------------|----------|
| Gross Salary 1                        | 423.75     | 423.75     | 423.75   |
| Income Tax 1                          | 16.48      | 6.87       | 6.87     |
| USC 1                                 | 5.01       | 5.01       | 5.01     |
| PRSI 1                                | 16.91      | 16.91      | 16.91    |
| Gross Salary 2                        | ...        | ...        | 423.75   |
| Income Tax 2                          | ...        | ...        | 6.87     |
| USC 2                                 | ...        | ...        | 5.01     |
| PRSI 2                                | ...        | ...        | 16.91    |
| Net Salary                            | 385.35     | 394.97     | 789.93   |
| Medical Card                          | GP Visit   | Full       | None     |
| INCOME ADEQUACY                       | Inadequate | Inadequate | Adequate |
| (Household Income - MESL Expenditure) | -9.15      | -101.38    | 120.89   |

**Employed Scenarios**

Social Housing Scenario

**URBAN**

| MINIMUM WAGE                                | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Employment Scenario                         | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home |
| <b>MESL EXPENDITURE NEED</b>                |                              |                              |                              |                              |                              |
| MESL Core*                                  | 490.57                       | 514.75                       | 609.97                       | 607.20                       | 857.18                       |
| Childcare                                   | ...                          | ...                          | ...                          | ...                          | ...                          |
| Social Housing                              | 66.80                        | 74.90                        | 74.90                        | 82.90                        | 90.20                        |
| Total MESL Expenditure                      | 557.37                       | 589.65                       | 684.87                       | 690.10                       | 947.38                       |
| <b>NMW SALARY</b>                           |                              |                              |                              |                              |                              |
| Gross Salary 1                              | 423.75                       | 423.75                       | 423.75                       | 423.75                       | 423.75                       |
| Income Tax <i>(joint assessment for TP)</i> | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 1                                       | 5.01                         | 5.01                         | 5.01                         | 5.01                         | 5.01                         |
| PRSI 1                                      | 16.91                        | 16.91                        | 16.91                        | 16.91                        | 16.91                        |
| Gross Salary 2                              | ...                          | ...                          | ...                          | ...                          | ...                          |
| Income Tax 2                                | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 2                                       | ...                          | ...                          | ...                          | ...                          | ...                          |
| PRSI 2                                      | ...                          | ...                          | ...                          | ...                          | ...                          |
| Net Salary                                  | 401.83                       | 401.83                       | 401.83                       | 401.83                       | 401.83                       |
| <b>SOCIAL WEFLARE</b>                       |                              |                              |                              |                              |                              |
| Child Benefit                               | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       |
| Working Family Payment                      | 114.00                       | 175.00                       | 175.00                       | 235.00                       | 290.00                       |
| BSCFA                                       | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        |
| Cost of Living Supports                     | 5.77                         | 9.62                         | 11.54                        | 11.54                        | 19.23                        |
| Medical Card                                | GP Visit                     | Full                         | Full                         | Full                         | Full                         |
| Household Income                            | 553.91                       | 654.14                       | 661.54                       | 748.37                       | 857.41                       |
| INCOME ADEQUACY                             | Inadequate                   | Adequate                     | Inadequate                   | Adequate                     | Inadequate                   |
| (Household Income - MESL Expenditure)       | -3.46                        | 64.49                        | -23.32                       | 58.27                        | -89.97                       |

## Employed Scenarios

## Social Housing Scenario

## URBAN

| MINIMUM WAGE                                  | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Employment Scenario                           | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time |
| <b>MESL EXPENDITURE NEED</b>                  |                              |                              |                              |                              |                              |
| MESL Core*                                    | 494.64                       | 561.21                       | 656.38                       | 653.99                       | 861.25                       |
| Childcare                                     | 20.62                        | 51.19                        | 23.08                        | 73.41                        | 46.15                        |
| Social Housing                                | 75.50                        | 81.40                        | 81.40                        | 89.40                        | 96.60                        |
| Total MESL Expenditure                        | 590.76                       | 693.79                       | 760.85                       | 816.80                       | 1,004.00                     |
| <b>NMW SALARY</b>                             |                              |                              |                              |                              |                              |
| Gross Salary 1                                | 423.75                       | 423.75                       | 423.75                       | 423.75                       | 423.75                       |
| Income Tax ( <i>joint assessment for TP</i> ) | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 1   | 5.01                         | 5.01                         | 5.01                         | 5.01                         | 5.01                         |
| PRSI 1  | 16.91                        | 16.91                        | 16.91                        | 16.91                        | 16.91                        |
| Gross Salary 2                                | 214.70                       | 214.70                       | 214.70                       | 214.70                       | 214.70                       |
| Income Tax 2                                  | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 2   | ...                          | ...                          | ...                          | ...                          | ...                          |
| PRSI 2  | ...                          | ...                          | ...                          | ...                          | ...                          |
| Net Salary                                    | 616.53                       | 616.53                       | 616.53                       | 616.53                       | 616.53                       |
| <b>SOCIAL WEFLARE</b>                         |                              |                              |                              |                              |                              |
| Child Benefit                                 | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       |
| Working Family Payment                        | ...                          | 46.00                        | 46.00                        | 106.00                       | 161.00                       |
| BSCFA   | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        |
| Cost of Living Supports                       | 1.92                         | 9.62                         | 11.54                        | 11.54                        | 19.23                        |
| Medical Card                                  | GP Visit                     | GP Visit                     | GP Visit                     | GP Visit                     | Full                         |
| Household Income                              | 650.76                       | 739.84                       | 747.24                       | 834.07                       | 943.11                       |
| INCOME ADEQUACY                               | Adequate                     | Adequate                     | Inadequate                   | Adequate                     | Inadequate                   |
| (Household Income - MESL Expenditure)         | 60.00                        | 46.05                        | -13.61                       | 17.27                        | -60.89                       |

## Employed Scenarios

## Social Housing Scenario

## URBAN

| MINIMUM WAGE                                  | TP 1        | TP 2a       | TP 2b       | TP 3        | TP 4        |
|---|-------------|-------------|-------------|-------------|-------------|
| Employment Scenario                           | 2 Full-Time | 2 Full-Time | 2 Full-Time | 2 Full-Time | 2 Full-Time |
| <b>MESL EXPENDITURE NEED</b>                  |             |             |             |             |             |
| MESL Core*                                    | 499.02      | 561.21      | 665.13      | 653.99      | 911.70      |
| Childcare                                     | 74.77       | 154.03      | 77.82       | 202.54      | 150.78      |
| Social Housing                                | 70.50       | 69.50       | 69.50       | 71.50       | 77.70       |
| Total MESL Expenditure                        | 644.29      | 784.73      | 812.44      | 928.03      | 1,140.18    |
| <b>NMW SALARY</b>                             |             |             |             |             |             |
| Gross Salary 1                                | 423.75      | 423.75      | 423.75      | 423.75      | 423.75      |
| Income Tax ( <i>joint assessment for TP</i> ) | 32.96       | 32.96       | 32.96       | 32.96       | 32.96       |
| USC 1   | 5.01        | 5.01        | 5.01        | 5.01        | 5.01        |
| PRSI 1  | 16.91       | 16.91       | 16.91       | 16.91       | 16.91       |
| Gross Salary 2                                | 423.75      | 423.75      | 423.75      | 423.75      | 423.75      |
| Income Tax 2                                  | ...         | ...         | ...         | ...         | ...         |
| USC 2   | 5.01        | 5.01        | 5.01        | 5.01        | 5.01        |
| PRSI 2  | 16.91       | 16.91       | 16.91       | 16.91       | 16.91       |
| Net Salary                                    | 770.70      | 770.70      | 770.70      | 770.70      | 770.70      |
| <b>SOCIAL WEFLARE</b>                         |             |             |             |             |             |
| Child Benefit                                 | 32.31       | 64.62       | 64.62       | 96.92       | 129.23      |
| Working Family Payment                        | ...         | ...         | ...         | 20.00       | 68.00       |
| BSCFA   | ...         | ...         | ...         | 3.08        | 17.12       |
| Cost of Living Supports                       | 1.92        | 3.85        | 3.85        | 11.54       | 19.23       |
| Medical Card                                  | None        | GP Visit    | None        | GP Visit    | GP Visit    |
| Household Income                              | 804.93      | 839.16      | 839.16      | 902.24      | 1,004.28    |
| INCOME ADEQUACY                               | Adequate    | Adequate    | Adequate    | Inadequate  | Inadequate  |
| (Household Income - MESL Expenditure)         | 160.64      | 54.43       | 26.72       | -25.79      | -135.90     |

| Employed Scenarios                            | HAP Scenario                 |                              |                              |                              | URBAN                        |                              |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
|   | MINIMUM WAGE                 | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         |
| Employment Scenario                           | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home |
| <b>MESL EXPENDITURE NEED</b>                  |                              |                              |                              |                              |                              |                              |
| MESL Core*                                    | 456.02                       | 514.75                       | 609.97                       | 607.20                       | 857.18                       |                              |
| Childcare                                     | ...                          | ...                          | ...                          | ...                          | ...                          |                              |
| Housing (HAP limit +35% & top-up)             | 79.08                        | 132.26                       | 132.26                       | 132.47                       | 139.77                       |                              |
| Total MESL Expenditure                        | 535.10                       | 647.01                       | 742.23                       | 739.68                       | 996.95                       |                              |
| <b>NMW SALARY</b>                             |                              |                              |                              |                              |                              |                              |
| Gross Salary 1                                | 423.75                       | 423.75                       | 423.75                       | 423.75                       | 423.75                       | 423.75                       |
| Income Tax ( <i>joint assessment for TP</i> ) | ...                          | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 1   | 5.01                         | 5.01                         | 5.01                         | 5.01                         | 5.01                         | 5.01                         |
| PRSI 1  | 16.91                        | 16.91                        | 16.91                        | 16.91                        | 16.91                        | 16.91                        |
| Gross Salary 2                                | ...                          | ...                          | ...                          | ...                          | ...                          | ...                          |
| Income Tax 2                                  | ...                          | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 2   | ...                          | ...                          | ...                          | ...                          | ...                          | ...                          |
| PRSI 2  | ...                          | ...                          | ...                          | ...                          | ...                          | ...                          |
| Net Salary                                    | 401.83                       | 401.83                       | 401.83                       | 401.83                       | 401.83                       | 401.83                       |
| <b>SOCIAL WEFLARE</b>                         |                              |                              |                              |                              |                              |                              |
| Child Benefit                                 | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       |                              |
| Working Family Payment                        | 114.00                       | 175.00                       | 175.00                       | 235.00                       | 290.00                       |                              |
| BSCFA   | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        |                              |
| Cost of Living Supports                       | 5.77                         | 9.62                         | 11.54                        | 11.54                        | 19.23                        |                              |
| Medical Card                                  | Full                         | Full                         | Full                         | Full                         | Full                         |                              |
| Household Income                              | 553.91                       | 654.14                       | 661.54                       | 748.37                       | 857.41                       |                              |
| <b>INCOME ADEQUACY</b>                        |                              |                              |                              |                              |                              |                              |
| (Household Income - MESL Expenditure)         | Adequate                     | Adequate                     | Inadequate                   | Adequate                     | Inadequate                   |                              |
|   | 18.81                        | 7.13                         | -80.69                       | 8.69                         | -139.54                      |                              |

| Employed Scenarios                            | HAP Scenario              |                           |                           |                           | URBAN                     |
|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|   | TP 1                      | TP 2a                     | TP 2b                     | TP 3                      | TP 4                      |
| MINIMUM WAGE                                  | 1 Full-Time & 1 Part-Time | 1 Full-Time & 1 Part-Time | 1 Full-Time & 1 Part-Time | 1 Full-Time & 1 Part-Time | 1 Full-Time & 1 Part-Time |
| <b>MESL EXPENDITURE NEED</b>                  |                           |                           |                           |                           |                           |
| MESL Core*                                    | 494.64                    | 561.21                    | 656.38                    | 611.28                    | 861.25                    |
| Childcare                                     | 20.62                     | 51.19                     | 23.08                     | 73.41                     | 46.15                     |
| Housing (HAP limit +35% & top-up)             | 87.78                     | 138.76                    | 138.76                    | 138.97                    | 146.17                    |
| Total MESL Expenditure                        | 603.04                    | 751.16                    | 818.22                    | 823.66                    | 1,053.58                  |
| <b>NMW SALARY</b>                             |                           |                           |                           |                           |                           |
| Gross Salary 1                                | 423.75                    | 423.75                    | 423.75                    | 423.75                    | 423.75                    |
| Income Tax ( <i>joint assessment for TP</i> ) | ...                       | ...                       | ...                       | ...                       | ...                       |
| USC 1   | 5.01                      | 5.01                      | 5.01                      | 5.01                      | 5.01                      |
| PRSI 1  | 16.91                     | 16.91                     | 16.91                     | 16.91                     | 16.91                     |
| Gross Salary 2                                | 214.70                    | 214.70                    | 214.70                    | 214.70                    | 214.70                    |
| Income Tax 2                                  | ...                       | ...                       | ...                       | ...                       | ...                       |
| USC 2   | ...                       | ...                       | ...                       | ...                       | ...                       |
| PRSI 2  | ...                       | ...                       | ...                       | ...                       | ...                       |
| Net Salary                                    | 616.53                    | 616.53                    | 616.53                    | 616.53                    | 616.53                    |
| <b>SOCIAL WEFLARE</b>                         |                           |                           |                           |                           |                           |
| Child Benefit                                 | 32.31                     | 64.62                     | 64.62                     | 96.92                     | 129.23                    |
| Working Family Payment                        | ...                       | 46.00                     | 46.00                     | 106.00                    | 161.00                    |
| BSCFA   | ...                       | 3.08                      | 8.56                      | 3.08                      | 17.12                     |
| Cost of Living Supports                       | 1.92                      | 9.62                      | 11.54                     | 11.54                     | 19.23                     |
| Medical Card                                  | GP Visit                  | GP Visit                  | GP Visit                  | Full                      | Full                      |
| Household Income                              | 650.76                    | 739.84                    | 747.24                    | 834.07                    | 943.11                    |
| <b>INCOME ADEQUACY</b>                        |                           |                           |                           |                           |                           |
| (Household Income - MESL Expenditure)         | Adequate                  | Inadequate                | Inadequate                | Adequate                  | Inadequate                |
|   | 47.72                     | -11.32                    | -70.97                    | 10.41                     | -110.47                   |

| Employed Scenarios                            | HAP Scenario |             |             |             | URBAN       |
|---|--------------|-------------|-------------|-------------|-------------|
|   | TP 1         | TP 2a       | TP 2b       | TP 3        | TP 4        |
| MINIMUM WAGE                                  | 2 Full-Time  | 2 Full-Time | 2 Full-Time | 2 Full-Time | 2 Full-Time |
| Employment Scenario                           | 2 Full-Time  | 2 Full-Time | 2 Full-Time | 2 Full-Time | 2 Full-Time |
| <b>MESL EXPENDITURE NEED</b>                  |              |             |             |             |             |
| MESL Core*                                    | 499.02       | 561.21      | 656.38      | 653.99      | 911.70      |
| Childcare                                     | 74.77        | 154.03      | 77.82       | 202.54      | 150.78      |
| Housing (HAP limit +35% & top-up)             | 82.78        | 126.86      | 126.86      | 121.07      | 127.27      |
| Total MESL Expenditure                        | 656.57       | 842.09      | 861.06      | 977.60      | 1,189.76    |
| <b>NMW SALARY</b>                             |              |             |             |             |             |
| Gross Salary 1                                | 423.75       | 423.75      | 423.75      | 423.75      | 423.75      |
| Income Tax ( <i>joint assessment for TP</i> ) | 32.96        | 32.96       | 32.96       | 32.96       | 32.96       |
| USC 1   | 5.01         | 5.01        | 5.01        | 5.01        | 5.01        |
| PRSI 1  | 16.91        | 16.91       | 16.91       | 16.91       | 16.91       |
| Gross Salary 2                                | 423.75       | 423.75      | 423.75      | 423.75      | 423.75      |
| Income Tax 2                                  | ...          | ...         | ...         | ...         | ...         |
| USC 2   | 5.01         | 5.01        | 5.01        | 5.01        | 5.01        |
| PRSI 2  | 16.91        | 16.91       | 16.91       | 16.91       | 16.91       |
| Net Salary                                    | 770.70       | 770.70      | 770.70      | 770.70      | 770.70      |
| <b>SOCIAL WEFLARE</b>                         |              |             |             |             |             |
| Child Benefit                                 | 32.31        | 64.62       | 64.62       | 96.92       | 129.23      |
| Working Family Payment                        | ...          | ...         | ...         | 20.00       | 68.00       |
| BSCFA   | ...          | ...         | ...         | 3.08        | 17.12       |
| Cost of Living Supports                       | 1.92         | 3.85        | 3.85        | 11.54       | 19.23       |
| Medical Card                                  | None         | GP Visit    | GP Visit    | GP Visit    | GP Visit    |
| Household Income                              | 804.93       | 839.16      | 839.16      | 902.24      | 1,004.28    |
| <b>INCOME ADEQUACY</b>                        |              |             |             |             |             |
| (Household Income - MESL Expenditure)         | Adequate     | Inadequate  | Inadequate  | Inadequate  | Inadequate  |
|   | 148.36       | -2.93       | -21.89      | -75.36      | -185.48     |

**Employed Scenarios**

Social Housing Scenario

**RURAL**

| MINIMUM WAGE                                  | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Employment Scenario                           | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home | 1 Full-Time & 1 Stay at Home |
| <b>MESL EXPENDITURE NEED</b>                  |                              |                              |                              |                              |                              |
| MESL Core*                                    | 657.96                       | 684.41                       | 776.62                       | 776.83                       | 1,028.44                     |
| Childcare                                     | ...                          | ...                          | ...                          | ...                          | ...                          |
| Social Housing                                | 69.10                        | 66.90                        | 66.90                        | 64.70                        | 62.40                        |
| <b>Total MESL Expenditure</b>                 | <b>727.06</b>                | <b>751.31</b>                | <b>843.52</b>                | <b>841.53</b>                | <b>1,090.84</b>              |
| <b>NMW SALARY</b>                             |                              |                              |                              |                              |                              |
| Gross Salary 1                                | 423.75                       | 423.75                       | 423.75                       | 423.75                       | 423.75                       |
| Income Tax ( <i>joint assessment for TP</i> ) | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 1   | 5.01                         | 5.01                         | 5.01                         | 5.01                         | 5.01                         |
| PRSI 1  | 16.91                        | 16.91                        | 16.91                        | 16.91                        | 16.91                        |
| Gross Salary 2                                | ...                          | ...                          | ...                          | ...                          | ...                          |
| Income Tax 2                                  | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 2   | ...                          | ...                          | ...                          | ...                          | ...                          |
| PRSI 2  | ...                          | ...                          | ...                          | ...                          | ...                          |
| <b>Net Salary</b>                             | <b>401.83</b>                | <b>401.83</b>                | <b>401.83</b>                | <b>401.83</b>                | <b>401.83</b>                |
| <b>SOCIAL WEFLARE</b>                         |                              |                              |                              |                              |                              |
| Child Benefit                                 | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       |
| Working Family Payment                        | 114.00                       | 175.00                       | 175.00                       | 235.00                       | 290.00                       |
| BSCFA   | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        |
| Cost of Living Supports                       | 5.77                         | 9.62                         | 11.54                        | 11.54                        | 19.23                        |
| Medical Card                                  | GP Visit                     | Full                         | Full                         | Full                         | Full                         |
| <b>Household Income</b>                       | <b>553.91</b>                | <b>654.14</b>                | <b>661.54</b>                | <b>748.37</b>                | <b>857.41</b>                |
| <b>INCOME ADEQUACY</b>                        |                              |                              |                              |                              |                              |
| (Household Income - MESL Expenditure)         | <b>-173.15</b>               | <b>-97.17</b>                | <b>-181.98</b>               | <b>-93.16</b>                | <b>-233.43</b>               |

## Employed Scenarios

## Social Housing Scenario

## RURAL

| MINIMUM WAGE                                  | TP 1                         | TP 2a                        | TP 2b                        | TP 3                         | TP 4                         |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Employment Scenario                           | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time | 1 Full-Time &<br>1 Part-Time |
| <b>MESL EXPENDITURE NEED</b>                  |                              |                              |                              |                              |                              |
| MESL Core*                                    | 662.03                       | 730.36                       | 822.42                       | 823.11                       | 1,082.14                     |
| Childcare                                     | 0.08                         | 26.33                        | 23.08                        | 28.01                        | 46.15                        |
| Social Housing                                | 84.10                        | 84.00                        | 84.00                        | 84.10                        | 83.00                        |
| <b>Total MESL Expenditure</b>                 | <b>746.21</b>                | <b>840.68</b>                | <b>929.49</b>                | <b>935.21</b>                | <b>1,211.30</b>              |
| <b>NMW SALARY</b>                             |                              |                              |                              |                              |                              |
| Gross Salary 1                                | 423.75                       | 423.75                       | 423.75                       | 423.75                       | 423.75                       |
| Income Tax ( <i>joint assessment for TP</i> ) | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 1   | 5.01                         | 5.01                         | 5.01                         | 5.01                         | 5.01                         |
| PRSI 1  | 16.91                        | 16.91                        | 16.91                        | 16.91                        | 16.91                        |
| Gross Salary 2                                | 214.70                       | 214.70                       | 214.70                       | 214.70                       | 214.70                       |
| Income Tax 2                                  | ...                          | ...                          | ...                          | ...                          | ...                          |
| USC 2   | ...                          | ...                          | ...                          | ...                          | ...                          |
| PRSI 2  | ...                          | ...                          | ...                          | ...                          | ...                          |
| <b>Net Salary</b>                             | <b>616.53</b>                | <b>616.53</b>                | <b>616.53</b>                | <b>616.53</b>                | <b>616.53</b>                |
| <b>SOCIAL WEFLARE</b>                         |                              |                              |                              |                              |                              |
| Child Benefit                                 | 32.31                        | 64.62                        | 64.62                        | 96.92                        | 129.23                       |
| Working Family Payment                        | ...                          | 46.00                        | 46.00                        | 106.00                       | 161.00                       |
| BSCFA   | ...                          | 3.08                         | 8.56                         | 3.08                         | 17.12                        |
| Cost of Living Supports                       | 1.92                         | 9.62                         | 11.54                        | 11.54                        | 19.23                        |
| Medical Card                                  | GP Visit                     | GP Visit                     | GP Visit                     | GP Visit                     | GP Visit                     |
| <b>Household Income</b>                       | <b>650.76</b>                | <b>739.84</b>                | <b>747.24</b>                | <b>834.07</b>                | <b>943.11</b>                |
| <b>INCOME ADEQUACY</b>                        |                              |                              |                              |                              |                              |
| (Household Income - MESL Expenditure)         | <b>-95.45</b>                | <b>-100.84</b>               | <b>-182.25</b>               | <b>-101.14</b>               | <b>-268.19</b>               |

## Employed Scenarios

## Social Housing Scenario

## RURAL

| MINIMUM WAGE                                  | TP 1        | TP 2a       | TP 2b       | TP 3        | TP 4        |
|---|-------------|-------------|-------------|-------------|-------------|
| Employment Scenario                           | 2 Full-Time | 2 Full-Time | 2 Full-Time | 2 Full-Time | 2 Full-Time |
| <b>MESL EXPENDITURE NEED</b>                  |             |             |             |             |             |
| MESL Core*                                    | 666.01      | 730.36      | 829.97      | 823.11      | 1,082.14    |
| Childcare                                     | 51.48       | 100.59      | 59.90       | 125.81      | 114.95      |
| Social Housing                                | 82.40       | 81.30       | 81.30       | 80.80       | 80.90       |
| Total MESL Expenditure                        | 799.89      | 912.25      | 971.17      | 1,029.72    | 1,277.99    |
| <b>NMW SALARY</b>                             |             |             |             |             |             |
| Gross Salary 1                                | 423.75      | 423.75      | 423.75      | 423.75      | 423.75      |
| Income Tax ( <i>joint assessment for TP</i> ) | 32.96       | 32.96       | 32.96       | 32.96       | 32.96       |
| USC 1   | 5.01        | 5.01        | 5.01        | 5.01        | 5.01        |
| PRSI 1  | 16.91       | 16.91       | 16.91       | 16.91       | 16.91       |
| Gross Salary 2                                | 423.75      | 423.75      | 423.75      | 423.75      | 423.75      |
| Income Tax 2                                  | ...         | ...         | ...         | ...         | ...         |
| USC 2   | 5.01        | 5.01        | 5.01        | 5.01        | 5.01        |
| PRSI 2  | 16.91       | 16.91       | 16.91       | 16.91       | 16.91       |
| Net Salary                                    | 770.70      | 770.70      | 770.70      | 770.70      | 770.70      |
| <b>SOCIAL WEFLARE</b>                         |             |             |             |             |             |
| Child Benefit                                 | 32.31       | 64.62       | 64.62       | 96.92       | 129.23      |
| Working Family Payment                        | ...         | ...         | ...         | 20.00       | 68.00       |
| BSCFA   | ...         | ...         | ...         | 3.08        | 17.12       |
| Cost of Living Supports                       | 1.92        | 3.85        | 3.85        | 11.54       | 19.23       |
| Medical Card                                  | None        | GP Visit    | None        | GP Visit    | GP Visit    |
| Household Income                              | 804.93      | 839.16      | 839.16      | 902.24      | 1,004.28    |
| <b>INCOME ADEQUACY</b>                        |             |             |             |             |             |
| (Household Income - MESL Expenditure)         | Adequate    | Inadequate  | Inadequate  | Inadequate  | Inadequate  |
|   | 5.05        | -73.09      | -132.01     | -127.48     | -273.71     |

## Employed Scenarios

## Social Housing Scenario

## URBAN

| MINIMUM WAGE                               | OP 1 (6)  | OP 2a     | OP 2b      | OP 1 (6)  | OP 2a     | OP 2b     |
|--|-----------|-----------|------------|-----------|-----------|-----------|
| Employment Scenario                        | Part-Time | Part-Time | Part-Time  | Full-Time | Full-Time | Full-Time |
| <b>MESL EXPENDITURE NEED</b>               |           |           |            |           |           |           |
| MESL Core*                                 | 370.37    | 403.77    | 524.30     | 370.37    | 403.77    | 524.30    |
| Childcare                                  | 23.08     | 49.05     | 23.08      | 61.77     | 133.48    | 65.96     |
| Social Housing                             | 75.10     | 85.60     | 68.50      | 79.50     | 89.70     | 82.10     |
| Total MESL Expenditure                     | 468.55    | 538.42    | 615.88     | 511.64    | 626.96    | 672.36    |
| <b>NMW SALARY</b>                          |           |           |            |           |           |           |
| Gross Salary                               | 214.70    | 214.70    | 214.70     | 423.75    | 423.75    | 423.75    |
| Income Tax                                 | ...       | 0.24      | ...        | 14.15     | 22.55     | ...       |
| USC  | ...       | ...       | ...        | 5.01      | 5.01      | 5.01      |
| PRSI                                       | ...       | ...       | ...        | 16.91     | 16.91     | 16.91     |
| Net Salary                                 | 214.70    | 214.46    | 214.70     | 387.68    | 379.28    | 401.83    |
| <b>SOCIAL WEFLARE</b>                      |           |           |            |           |           |           |
| Child Benefit                              | 32.31     | 64.62     | 64.62      | 32.31     | 64.62     | 64.62     |
| Working Family Payment                     | 80.00     | 115.00    | ...        | 34.00     | 75.00     | ...       |
| BSCFA                                      | 3.08      | 3.08      | 8.56       | 3.08      | 3.08      | 8.56      |
| One-Parent Family / Jobseeker Transitional | 244.50    | 286.50    | 287.15     | 147.00    | 189.00    | 191.08    |
| Fuel Allowance                             | 17.77     | 17.77     | 17.77      | 17.77     | 17.77     | 17.77     |
| Christmas Bonus                            | 4.70      | 5.51      | 5.52       | 2.83      | 3.63      | 3.67      |
| Cost of Living Supports                    | 7.69      | 9.62      | 11.54      | 7.69      | 9.62      | 11.54     |
| Medical Card                               | GP Visit  | Full      | GP Visit   | GP Visit  | Full      | GP Visit  |
| Household Income                           | 604.75    | 716.55    | 609.85     | 632.35    | 741.99    | 699.07    |
| <b>INCOME ADEQUACY</b>                     |           |           |            |           |           |           |
| (Household Income - MESL Expenditure)      | Adequate  | Adequate  | Inadequate | Adequate  | Adequate  | Adequate  |
|  | 136.20    | 178.12    | -6.03      | 120.71    | 115.03    | 26.70     |

| Employed Scenarios                         | HAP Scenario |           |            | URBAN     |           |            |
|--|--------------|-----------|------------|-----------|-----------|------------|
|  | MINIMUM WAGE | OP 1 (6)  | OP 2a      | OP 2b     | OP 1 (6)  | OP 2a      |
| Employment Scenario                        | Part-Time    | Part-Time | Part-Time  | Full-Time | Full-Time | Full-Time  |
| <b>MESL EXPENDITURE NEED</b>               |              |           |            |           |           |            |
| MESL Core*                                 | 370.37       | 403.77    | 498.99     | 370.37    | 403.77    | 524.30     |
| Childcare                                  | 23.08        | 49.05     | 23.08      | 61.77     | 133.48    | 65.96      |
| Housing (HAP limit +35% & top-up)          | 87.38        | 142.96    | 125.86     | 91.78     | 147.06    | 139.46     |
| Total MESL Expenditure                     | 480.83       | 595.79    | 647.93     | 523.92    | 684.32    | 729.73     |
| <b>NMW SALARY</b>                          |              |           |            |           |           |            |
| Gross Salary                               | 214.70       | 214.70    | 214.70     | 423.75    | 423.75    | 423.75     |
| Income Tax                                 | ...          | 0.24      | ...        | 14.15     | 22.55     | ...        |
| USC  | ...          | ...       | ...        | 5.01      | 5.01      | 5.01       |
| PRSI                                       | ...          | ...       | ...        | 16.91     | 16.91     | 16.91      |
| Net Salary                                 | 214.70       | 214.46    | 214.70     | 387.68    | 379.28    | 401.83     |
| <b>SOCIAL WEFLARE</b>                      |              |           |            |           |           |            |
| Child Benefit                              | 32.31        | 64.62     | 64.62      | 32.31     | 64.62     | 64.62      |
| Working Family Payment                     | 80.00        | 115.00    | ...        | 34.00     | 75.00     | ...        |
| BSCFA                                      | 3.08         | 3.08      | 8.56       | 3.08      | 3.08      | 8.56       |
| One-Parent Family / Jobseeker Transitional | 244.50       | 286.50    | 287.15     | 147.00    | 189.00    | 191.08     |
| Fuel Allowance                             | 17.77        | 17.77     | 17.77      | 17.77     | 17.77     | 17.77      |
| Christmas Bonus                            | 4.70         | 5.51      | 5.52       | 2.83      | 3.63      | 3.67       |
| Cost of Living Supports                    | 7.69         | 9.62      | 11.54      | 7.69      | 9.62      | 11.54      |
| Medical Card                               | GP Visit     | Full      | Full       | GP Visit  | Full      | GP Visit   |
| Household Income                           | 604.75       | 716.55    | 609.85     | 632.35    | 741.99    | 699.07     |
| <b>INCOME ADEQUACY</b>                     |              |           |            |           |           |            |
| (Household Income - MESL Expenditure)      | Adequate     | Adequate  | Inadequate | Adequate  | Adequate  | Inadequate |
|  | 123.92       | 120.76    | -38.08     | 108.43    | 57.67     | -30.66     |

Employed Scenarios

RURAL

| MINIMUM WAGE                               | OP 1 (6)  | OP 2a     | OP 2b      | OP 1 (6)  | OP 2a     | OP 2b      |
|--|-----------|-----------|------------|-----------|-----------|------------|
| Employment Scenario                        | Part-Time | Part-Time | Part-Time  | Full-Time | Full-Time | Full-Time  |
| <b>MESL EXPENDITURE NEED</b>               |           |           |            |           |           |            |
| MESL Core*                                 | 462.55    | 523.20    | 615.26     | 462.55    | 523.20    | 615.26     |
| Childcare                                  | 23.08     | 24.19     | 23.08      | 43.86     | 80.05     | 48.05      |
| Housing                                    | 81.30     | 87.00     | 86.60      | 93.30     | 98.10     | 100.90     |
| Total MESL Expenditure                     | 566.93    | 634.39    | 724.94     | 599.70    | 701.35    | 764.21     |
| <b>NMW SALARY</b>                          |           |           |            |           |           |            |
| Gross Salary                               | 214.70    | 214.70    | 214.70     | 423.75    | 423.75    | 423.75     |
| Income Tax                                 | ...       | 0.24      | ...        | 14.15     | 22.55     | ...        |
| USC  | ...       | ...       | ...        | 5.01      | 5.01      | 5.01       |
| PRSI                                       | ...       | ...       | ...        | 16.91     | 16.91     | 16.91      |
| Net Salary                                 | 214.70    | 214.46    | 214.70     | 387.68    | 379.28    | 401.83     |
| <b>SOCIAL WEFLARE</b>                      |           |           |            |           |           |            |
| Child Benefit                              | 32.31     | 64.62     | 64.62      | 32.31     | 64.62     | 64.62      |
| Working Family Payment                     | 80.00     | 115.00    | ...        | 34.00     | 75.00     | ...        |
| BSCFA                                      | 3.08      | 3.08      | 8.56       | 3.08      | 3.08      | 8.56       |
| One-Parent Family / Jobseeker Transitional | 244.50    | 286.50    | 287.15     | 147.00    | 189.00    | 191.08     |
| Fuel Allowance                             | 17.77     | 17.77     | 17.77      | 17.77     | 17.77     | 17.77      |
| Christmas Bonus                            | 4.70      | 5.51      | 5.52       | 2.83      | 3.63      | 3.67       |
| Cost of Living Supports                    | 7.69      | 9.62      | 11.54      | 7.69      | 9.62      | 11.54      |
| Medical Card                               | GP Visit  | GP Visit  | GP Visit   | GP Visit  | GP Visit  | GP Visit   |
| Household Income                           | 597.06    | 706.93    | 598.31     | 624.66    | 732.38    | 687.53     |
| <b>INCOME ADEQUACY</b>                     |           |           |            |           |           |            |
| (Household Income - MESL Expenditure)      | Adequate  | Adequate  | Inadequate | Adequate  | Adequate  | Inadequate |
|  | 30.13     | 72.54     | -126.62    | 24.96     | 31.02     | -76.68     |

## Minimum Income Standard

## URBAN - Social Housing

| All Adults employed full-time                 | TP 1   | TP 2a    | TP 2b  | TP 3     | TP 4     | OP 1     | OP 2a  | OP 2b    | SA             |
|---|--------|----------|--------|----------|----------|----------|--------|----------|----------------|
| MESL EXPENDITURE NEED                         |        |          |        |          |          |          |        |          | HAP (+ top-up) |
| MESL Core*                                    | 499.02 | 561.21   | 665.13 | 653.99   | 924.82   | 370.37   | 403.77 | 524.30   | 275.03         |
| Childcare                                     | 74.77  | 154.03   | 77.82  | 231.96   | 182.94   | 61.77    | 133.48 | 65.96    | ...            |
| Housing (Differential Rent)                   | 70.50  | 69.50    | 69.50  | 73.20    | 82.90    | 79.50    | 89.70  | 82.10    | 70.72          |
| Total MESL Expenditure                        | 644.29 | 784.73   | 812.44 | 959.15   | 1,190.66 | 511.64   | 626.96 | 672.36   | 345.75         |
| <b>MIS SALARY</b>                             |        |          |        |          |          |          |        |          |                |
| Gross Salary 1                                | 423.75 | 423.75   | 423.75 | 483.75   | 622.50   | 423.75   | 423.75 | 423.75   | 423.75         |
| Income Tax ( <i>joint assessment for TP</i> ) | 32.96  | 32.96    | 32.96  | 56.96    | 112.46   | 14.15    | 22.55  | ...      | 16.48          |
| USC 1   | 5.01   | 5.01     | 5.01   | 7.28     | 13.53    | 5.01     | 5.01   | 5.01     | 5.01           |
| PRSI 1  | 16.91  | 16.91    | 16.91  | 19.35    | 24.90    | 16.91    | 16.91  | 16.91    | 16.91          |
| Gross Salary 2                                | 423.75 | 423.75   | 423.75 | 483.75   | 622.50   |          |        |          |                |
| Income Tax 2                                  | ...    | ...      | ...    | ...      | ...      |          |        |          |                |
| USC 2   | 5.01   | 5.01     | 5.01   | 7.28     | 13.53    |          |        |          |                |
| PRSI 2  | 16.91  | 16.91    | 16.91  | 19.35    | 24.90    |          |        |          |                |
| Net Salary                                    | 770.70 | 770.70   | 770.70 | 857.27   | 1,055.68 | 387.68   | 379.28 | 401.83   | 385.35         |
| <b>SOCIAL WEFLARE</b>                         |        |          |        |          |          |          |        |          |                |
| Child Benefit                                 | 32.31  | 64.62    | 64.62  | 96.92    | 129.23   | 32.31    | 64.62  | 64.62    |                |
| Working Family Payment                        | ...    | ...      | ...    | ...      | ...      | 34.00    | 75.00  | ...      |                |
| BSCFA   | ...    | ...      | ...    | ...      | ...      | 3.08     | 3.08   | 8.56     |                |
| One-Parent Family / Jobseeker Transitional    | ...    | ...      | ...    | ...      | ...      | 147.00   | 189.00 | 191.08   |                |
| Fuel Allowance                                | ...    | ...      | ...    | ...      | ...      | 17.77    | 17.77  | 17.77    |                |
| Christmas Bonus                               | ...    | ...      | ...    | ...      | ...      | 2.83     | 3.63   | 3.67     |                |
| Cost of Living Supports                       | 1.92   | 3.85     | 3.85   | 5.77     | 7.69     | 7.69     | 9.62   | 11.54    |                |
| Medical Card                                  | None   | GP Visit | None   | GP Visit | GP Visit | GP Visit | Full   | GP Visit | GP Visit       |
| Total Income                                  | 804.93 | 839.16   | 839.16 | 959.96   | 1,192.61 | 632.35   | 741.99 | 699.07   | 385.35         |

## Minimum Income Standard

## URBAN - Social Housing

| All Adults employed full-time   | TP 1      | TP 2a     | TP 2b     | TP 3      | TP 4      | OP 1      | OP 2a     | OP 2b     | SA             |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------|
| MESL EXPENDITURE NEED   |           |           |           |           |           |           |           |           | HAP (+ top-up) |
| MESL Core*  | 499.02    | 561.21    | 665.13    | 653.99    | 924.82    | 370.37    | 403.77    | 524.30    | 275.03         |
| Childcare   | 74.77     | 154.03    | 77.82     | 231.96    | 182.94    | 61.77     | 133.48    | 65.96     | ...            |
| Housing (Differential Rent)   | 70.50     | 69.50     | 69.50     | 73.20     | 82.90     | 79.50     | 89.70     | 82.10     | 70.72          |
| Total MESL Expenditure  | 644.29    | 784.73    | 812.44    | 959.15    | 1,190.66  | 511.64    | 626.96    | 672.36    | 345.75         |
| <b>Weekly Household Disposable Income (Net Salary + Social Transfers)</b> |           |           |           |           |           |           |           |           |                |
| Net Salary  | 770.70    | 770.70    | 770.70    | 857.27    | 1,055.68  | 387.68    | 379.28    | 401.83    | 385.35         |
| Social Transfers  | 32.31     | 64.62     | 64.62     | 96.92     | 129.23    | 234.15    | 349.46    | 282.02    | ...            |
| Medical Card  | None      | GP Visit  | None      | GP Visit  | GP Visit  | GP Visit  | Full      | GP Visit  | GP Visit       |
| Household Income  | 804.93    | 839.16    | 839.16    | 959.96    | 1,192.61  | 632.35    | 741.99    | 699.07    | 385.35         |
| <b>MINIMUM INCOME STANDARD, per adult employed full-time</b>              |           |           |           |           |           |           |           |           |                |
| MIS Annual Gross Salary, per adult  | 22,094.33 | 22,094.33 | 22,094.33 | 25,222.73 | 32,457.15 | 22,094.33 | 22,094.33 | 22,094.33 | 22,094.33      |
| MIS Hourly Gross Salary, per adult  | 11.30     | 11.30     | 11.30     | 12.90     | 16.60     | 11.30     | 11.30     | 11.30     | 11.30          |
| MIS - NMW   | 0.00      | 0.00      | 0.00      | 1.60      | 5.30      | 0.00      | 0.00      | 0.00      | 0.00           |
| MIS as % NMW  | 100%      | 100%      | 100%      | 114%      | 147%      | 100%      | 100%      | 100%      | 100%           |
| Hours NMW, per adult  | 37.50     | 37.50     | 37.50     | 42.81     | 55.09     | 37.50     | 37.50     | 37.50     | 37.50          |

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

Minimum Income Standard

URBAN - Private Rented Housing

| All Adults employed full-time                 | TP 1            | TP 2a           | TP 2b           | TP 3            | TP 4            | OP 1          | OP 2a           | OP 2b           | SA            | CP            |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|---------------|---------------|
| <b>MESL EXPENDITURE NEED</b>                  |                 |                 |                 |                 |                 |               |                 |                 |               |               |
| MESL Core*                                    | 494.64          | 561.21          | 656.38          | 653.99          | 924.82          | 349.94        | 403.77          | 524.30          | 275.03        | 452.14        |
| Childcare                                     | 131.75          | 229.19          | 101.42          | 393.30          | 202.84          | 77.20         | 194.12          | 95.29           | ...           | ...           |
| Housing (Private Rent)                        | 401.70          | 454.57          | 454.57          | 454.57          | 454.57          | 401.70        | 454.57          | 454.57          | 298.11        | 298.11        |
| <b>Total MESL Expenditure</b>                 | <b>1,028.10</b> | <b>1,244.97</b> | <b>1,212.37</b> | <b>1,501.87</b> | <b>1,582.24</b> | <b>828.84</b> | <b>1,052.47</b> | <b>1,074.16</b> | <b>573.14</b> | <b>750.25</b> |
| <b>MIS SALARY</b>                             |                 |                 |                 |                 |                 |               |                 |                 |               |               |
| Gross Salary 1                                | 566.25          | 693.75          | 671.25          | 881.25          | 926.25          | 948.75        | 1,342.50        | 1,387.50        | 675.00        | 423.75        |
| Income Tax ( <i>joint assessment for TP</i> ) | 70.73           | 121.73          | 112.73          | 241.54          | 277.54          | 100.65        | 258.15          | 276.15          | 57.12         | 6.87          |
| USC 1   | 11.00           | 16.73           | 15.72           | 25.17           | 27.20           | 15.51         | 45.93           | 49.37           | 15.89         | 5.01          |
| PRSI 1  | 22.65           | 27.75           | 26.85           | 35.25           | 37.05           | 37.95         | 53.70           | 55.50           | 27.00         | 16.91         |
| Gross Salary 2                                | 566.25          | 693.75          | 671.25          | 881.25          | 926.25          |               |                 |                 |               | 423.75        |
| Income Tax 2                                  | ...             | ...             | ...             | ...             | ...             |               |                 |                 |               | 6.87          |
| USC 2   | 11.00           | 16.73           | 15.72           | 25.17           | 27.20           |               |                 |                 |               | 5.01          |
| PRSI 2  | 22.65           | 27.75           | 26.85           | 35.25           | 37.05           |               |                 |                 |               | 16.91         |
| <b>Net Salary</b>                             | <b>994.48</b>   | <b>1,176.80</b> | <b>1,144.63</b> | <b>1,400.12</b> | <b>1,446.47</b> | <b>794.64</b> | <b>984.72</b>   | <b>1,006.48</b> | <b>574.99</b> | <b>789.93</b> |
| <b>SOCIAL WEFLARE</b>                         |                 |                 |                 |                 |                 |               |                 |                 |               |               |
| Child Benefit                                 | 32.31           | 64.62           | 64.62           | 96.92           | 129.23          | 32.31         | 64.62           | 64.62           | ...           | ...           |
| Working Family Payment                        | ...             | ...             | ...             | ...             | ...             | ...           | ...             | ...             | ...           | ...           |
| BSCFA   | ...             | ...             | ...             | ...             | ...             | ...           | ...             | ...             | ...           | ...           |
| One-Parent Family / Jobseeker Transitional    | ...             | ...             | ...             | ...             | ...             | ...           | ...             | ...             | ...           | ...           |
| Fuel Allowance                                | ...             | ...             | ...             | ...             | ...             | ...           | ...             | ...             | ...           | ...           |
| Christmas Bonus                               | ...             | ...             | ...             | ...             | ...             | ...           | ...             | ...             | ...           | ...           |
| Cost of Living Supports                       | 1.92            | 3.85            | 3.85            | 5.77            | 7.69            | 1.92          | 3.85            |                 |               |               |
| Medical Card                                  | GP Visit        | GP Visit        | GP Visit        | GP Visit        | None            | Full          | Full            | GP Visit        | GP Visit      | GP Visit      |
| <b>Total Income</b>                           | <b>1,028.71</b> | <b>1,245.26</b> | <b>1,213.09</b> | <b>1,502.81</b> | <b>1,583.39</b> | <b>828.87</b> | <b>1,053.18</b> | <b>1,071.09</b> | <b>574.99</b> | <b>789.93</b> |

## Minimum Income Standard

## URBAN - Private Rented Housing

| All Adults employed full-time   | TP 1            | TP 2a           | TP 2b           | TP 3            | TP 4            | OP 1          | OP 2a           | OP 2b           | SA            | CP            |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|---------------|---------------|
| <b>MESL EXPENDITURE NEED</b>  |                 |                 |                 |                 |                 |               |                 |                 |               |               |
| MESL Core*  | 494.64          | 561.21          | 656.38          | 653.99          | 924.82          | 349.94        | 403.77          | 524.30          | 275.03        | 452.14        |
| Childcare   | 131.75          | 229.19          | 101.42          | 393.30          | 202.84          | 77.20         | 194.12          | 95.29           | ...           | ...           |
| Housing (Private Rent)  | 401.70          | 454.57          | 454.57          | 454.57          | 454.57          | 401.70        | 454.57          | 454.57          | 298.11        | 298.11        |
| <b>Total MESL Expenditure</b>   | <b>1,028.10</b> | <b>1,244.97</b> | <b>1,212.37</b> | <b>1,501.87</b> | <b>1,582.24</b> | <b>828.84</b> | <b>1,052.47</b> | <b>1,074.16</b> | <b>573.14</b> | <b>750.25</b> |
| <b>Weekly Household Disposable Income (Net Salary + Social Transfers)</b> |                 |                 |                 |                 |                 |               |                 |                 |               |               |
| Net Salary  | 994.48          | 1,176.80        | 1,144.63        | 1,400.12        | 1,446.47        | 794.64        | 984.72          | 1,006.48        | 574.99        | 789.93        |
| Social Transfers  | 32.31           | 64.62           | 64.62           | 96.92           | 129.23          | 32.31         | 64.62           | 64.62           | ...           | ...           |
| Medical Card  | GP Visit        | GP Visit        | GP Visit        | GP Visit        | None            | Full          | Full            | GP Visit        | GP Visit      | GP Visit      |
| <b>Household Income</b>   | <b>1,028.71</b> | <b>1,245.26</b> | <b>1,213.09</b> | <b>1,502.81</b> | <b>1,583.39</b> | <b>828.87</b> | <b>1,053.18</b> | <b>1,071.09</b> | <b>574.99</b> | <b>789.93</b> |
| <b>MINIMUM INCOME STANDARD, per adult employed full-time</b>              |                 |                 |                 |                 |                 |               |                 |                 |               |               |
| MIS Annual Gross Salary, per adult  | 29,524.28       | 36,172.13       | 34,998.98       | 45,948.38       | 48,294.68       | 49,467.83     | 69,997.95       | 72,344.25       | 35,194.50     | 22,094.33     |
| MIS Hourly Gross Salary, per adult  | 15.10           | 18.50           | 17.90           | 23.50           | 24.70           | 25.30         | 35.80           | 37.00           | 18.00         | 11.30         |
| MIS - NMW   | 3.80            | 7.20            | 6.60            | 12.20           | 13.40           | 14.00         | 24.50           | 25.70           | 6.70          | 0.00          |
| MIS as % NMW  | 134%            | 164%            | 158%            | 208%            | 219%            | 224%          | 317%            | 327%            | 159%          | 100%          |
| Hours NMW, per adult  | 50.11           | 61.39           | 59.40           | 77.99           | 81.97           | 83.96         | 118.81          | 122.79          | 59.73         | 37.50         |

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

## NOTES

### HOUSEHOLD TYPE & COMPOSITIONS

|          |                                 |  |
|----------|---------------------------------|--|
| TP 1     | Two Parents with One Child      | an infant (aged under 1)   |
| TP 2a    | Two Parents with Two Children   | one in pre-school & one in primary school (ages 3 & 6)                     |
| TP 2b    | Two Parents with Two Children   | one in primary school & one in secondary school (ages 10 & 15)             |
| TP 3     | Two Parents with Three Children | an infant, one in pre-school & one in primary school (ages under 1, 3 & 6) |
| TP 4     | Two Parents with Four Children  | two in primary school & two in secondary school (ages 8, 11, 14 & 17)      |
| OP 1     | One Parent with One Child       | in primary school (aged 6)   |
| OP 2a    | One Parent with Two Children    | one in pre-school & one in primary school (ages 3 & 6)                     |
| OP 2b    | One Parent with Two Children    | one in primary school & one in secondary school (ages 10 & 15)             |
| SA       | Single Adult, of Working Age    | living alone, no dependent children  |
| CP       | Couple, or Working Age          | co-habiting, no dependent children   |
| SA Older | Older Person                    | living alone   |
| CP Older | Older Couple                    |  |

\*MESL Core Costs adjusted for effect of secondary benefits (Medical Card, Household Benefits Package), and personal costs associated with employment scenario

### SOCIAL HOUSING COSTS

|                   |       |   |
|-------------------|-------|---|
| Differential Rent | URBAN | Dublin City Council Rent Scheme                 |
|                   | RURAL | Avg of three rural Local Authority rent schemes |

### RENT SUPPLEMENT / HOUSING ASSISTANCE PAYMENT

|                    |       |                           |
|--------------------|-------|---------------------------|
| Maximum rent limit | URBAN | Dublin - excluding Fingal |
|                    | RURAL | Galway                    |

### PRIVATE RENT COSTS

| Dwelling Size | Weekly Cost | 90% of Avg Rent | Dublin Average Rent |
|---------------|-------------|-----------------|---------------------|
| One Bed       | 298.11      | 1,291.81        | 1,435.34            |
| Two Bed       | 401.70      | 1,740.72        | 1,934.13            |
| Three Bed     | 454.57      | 1,969.82        | 2,188.69            |

Data source:  
RTB Average Monthly Rent Report (Euro) by Location, Property Type and Number of Bedrooms - 2022Q3

Accessed 17/04/2023