

WORKING AGE SUPPORTS

Submission from the Vincentian
Partnership for Social Justice to The
Advisory Group on Tax & Social
Welfare

MAY 2013

VINCENTIAN
PARTNERSHIP
FOR SOCIAL
JUSTICE

Introduction

The Vincentian Partnership for Social Justice welcomes the opportunity to make this submission to the Advisory Group, highlighting the findings of the Minimum Essential Standard of Living (MESL) research in relation to Working Age Supports.

This submission utilises the most recent MESL data, defining the minimum expenditure and income needs of household types in Ireland in 2013. The submission shall examine the findings in the 2013 data in the context of the Advisory Group's current focus regarding working age supports, and is divided into the following sections:

1. Introduction
2. Minimum Income Standards – Background Information
3. Working age income supports for households without employment
4. Working age income supports for households with employment

The VPSJ wishes to highlight the following key points:

- Social welfare does not provide an adequate income for working age household types in 197 of 208 cases examined.
 - A combination of adequate income and increased availability of, and access to, services is important for ensuring that households have a minimum essential standard of living. Greater availability of, and access to, essential services would increase the impact that income support payments have on households ability to afford a MESL.
 - It is vital that any review of working age income supports be cognisant of the burden childcare costs place on households' income needs. Childcare costs can account for between 20% and 36% of a household's minimum expenditure need. It is clear that lack of access to quality affordable childcare is a significant driving force inflating the Minimum Income Standard need of household types with young children.
 - Single adult household types face barriers to accessing social housing, where the priority is predominantly given to households with children. As a consequence, they have few options but to rent in the private sector. If such individuals were able to access social housing, their cost of a minimum essential standard of living would be considerably less.
 - When household's gross salary increases, the combined impact of increasing taxation and the rapid tapering of income supports creates a situation where three of the four household with children (for whom the minimum wage does not provide an adequate minimum income) lose all targeted income supports prior to attaining a Minimum Income Standard which meets their expenditure needs. It is anomalous for the work of social welfare supports targeted at lower income households with children to be undone by the taxation system.
 - In 3 of the 4 cases examined the household pays more in taxation than it receives through social welfare in-work payments and Child Benefit, when earning a minimum income salary which meets their expenditure needs. This situation prevents household types meeting their minimum needs at lower salary levels and when combined with high childcare costs creates the scenario where these household types must earn almost double the national minimum wage to ensure a minimum acceptable standard of living.
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Minimum Essential Standards – Background Information

The Minimum Essential Standard of Living dataset is the product of multiple research projects, each building on the previous tranche. The work on establishing Minimum Essential Standards in Ireland was begun by the VPSJ in 1999. Since then the VPSJ has continued to use and develop the Consensual Budget Standards methodology to establish Minimum Essential Standard of Living (MESL) budgets for a variety of household types.

This work establishes a consensus on what members of the public believe is a minimum standard that no individual or household should live below. Working with focus groups (and expert opinion where necessary e.g. nutrition and home heating), the cost of the minimum goods and services that everyone needs for a socially acceptable minimum standard of living are identified. Focusing on needs and not wants, the concern is with more than survival as this is a standard of living which must meet physical, psychological and social needs, at a minimum but acceptable level. It is not a standard for people in poverty; it is a standard for everyone, below which no one should be expected to live.

Following on from the *Minimum Essential Budgets for Six Household Types (Urban)*, (2006) and *Minimum Essential Budgets for Households in Rural Areas* (2010), *A Minimum Income Standard for Ireland* was published in early 2012. This research added further detail to the dataset, enabling the examination of minimum expenditure and income needs for a broader range of household types. The completion of further research, later in 2012, on the additional needs of family households with up to four children (previously the data was limited to households with up to two children), has enabled a further expansion of the coverage and utility of the dataset. The dataset now establishes the minimum expenditure and income needs for over, 75% of households in Ireland and 71% of working age households. The product of this ongoing research is a robust and detailed set of data on the minimum needs of a wide variety of Urban and Rural household types.

In order to maintain the relevance and utility of the data the VPSJ adjusts the MESL expenditure budgets in accordance with inflation annually and updates the income calculations to reflect current rates of social welfare, taxation, etc. In so doing, it is then possible to examine the minimum income needs from employment and the adequacy of social welfare payments across a range of employment patterns for a variety of household types.

The value of this evidence based measure which is grounded in the lived experience of households has seen great growth in the multiplicity of uses and applications of this data in Ireland. The MESL/MIS data not only complements other poverty measures, but can inform policy makers on the adequacy of income support measures. In summation, the MESL/MIS data has the potential to be a vital tool in examining working age supports.

Working age income supports for households without employment

The research of the VPSJ tracks the change in the cost of a minimum essential standard of living year on year and also takes account of changes in the social welfare and tax system. Between March 2012 and March 2013 the cost of a minimum essential standard of living rose by 2.8%, which is considerably higher than the overall inflation rate of 0.5%. While there have been no reductions to core social welfare payments in the last number of Budgets, the payments have not kept pace with inflation. The fact that social welfare rates do not keep pace with inflation, is in essence a cut in the real value of the payment. With expenditure increasing, but income not following suit, the spending power of payments diminish leaving households with greater shortfalls in income and vulnerable to poverty and social exclusion. The research demonstrates the impact that this is having on all unemployed/welfare dependent households.

This section of the submission focuses on income support payments for unemployed households, and shall demonstrate the inability of the social welfare system to provide for a minimum essential standard of living in the majority of cases examined. The three household types under consideration are:

- Single adults of working age and living alone
- Two Parent household types, with 1 to 4 children
- One Parent household types, with 1 to 4 children

Table I Expenditure and Income for Urban Social Welfare Dependent Households

	Two Parent			One Parent			Single Adult
	Baby	Baby, 3 & 10	10 & 15	Baby	Baby & 3	10 & 15	Living Alone
Expenditure	435.91	573.28	566.37	315.36	363.36	445.81	334.51
Income	372.60	494.12	438.17	257.80	319.52	323.37	267.62
Adequacy	-63.31	-79.16	-128.20	-57.56	-43.84	-122.44	-66.90

Table I compares the Minimum Essential Standard of Living expenditure for seven sample household types to income when a household is solely reliant on social welfare. The social welfare income scenarios assume full entitlement to payments relevant to the household:

- Two Parents JSB Personal Rate + Qualified Adult + Qualified Child, Child Benefit, Back to School Clothing & Footwear
- One Parent One-Parent Family Payment + Qualified Child, Child Benefit, Back to School Clothing & Footwear, Fuel Allowance
- Single Adult JSB Personal Rate, Rent Supplement

Unemployed Single Adults of Working Age

The research of the VPSJ shows the inability of unemployed single adults of working age and living alone in private rented accommodation, to afford a minimum essential standard of living. While the rate for Jobseekers Benefit did not decrease in Budget 2012 or 2013 from €188.00 (for those 25 and over), it is worth noting that this rate is nevertheless below the poverty line of €213.67 for a single person. Indeed, any individual with an income below this figure is considered to be at risk of poverty (Healy et al, 2013)ⁱ. It is not surprising then that an unemployed single adult of working age in receipt of Jobseekers Benefit cannot afford their minimum expenditure.

It is apparent from the MESL research that more needs to be done to ensure that adequate income and sufficient services are in place for those who find themselves out of work. To reiterate the point made earlier, social welfare payments should at the very least, be increased in line with inflation. The VPSJ research also underscores that more needs to be done to ensure that adequate income and sufficient services are in place for those who find themselves out of work.

Table 1 illustrates that an unemployed single adult living alone in urban private rented accommodation has a shortfall of €67 per week, even after receiving Rent Supplement. This shortfall equates to almost €3,500 per annum. The considerable shortfall in income also illustrates the need for both adequate income and access to services in addressing poverty and social exclusion and in facilitating people returning to the labour force. Single adults living alone for example have difficulty in accessing social housing, where the priority is predominantly given to households with children. As a consequence, they have few options but to rent from private landlords and thus pay the going market rate. If such individuals were able to access social housing, the cost of a minimum standard of living would be considerably less. The impact and purchasing power of income support payments would be far greater and would allow for a more decent standard of living. Moreover, being able to access services such as social housing could also go some way towards ensuring that moving from unemployment to employment is not tied to benefits such as Rent Supplement, which is dependent on individuals being unemployed and renting from the private rented sector.

Households with Children

The research of the VPSJ visibly demonstrates that in the vast majority of cases Jobseeker Payments and the One Parent Family Payment do not allow for a minimum essential standard of living. The MESL dataset allows for the examination of the expenditure needs of households with 1 to 4 children across four age groups, this equates to 69 possible household compositions. These household compositions are analysed in the context of Two and One Parent household types. Appendix A details the expenditure and income for these household compositions across three social welfare dependent scenarios. In total 207 cases are examined, for one and two parent household types with 1 to 4 children, and living in social housingⁱⁱ.

In only 11 of the 207 cases examined does social welfare provide an income which allows for a Minimum Essential Standard of Livingⁱⁱⁱ. The 11 cases of adequacy, (one of which only demonstrated marginal adequacy, i.e. income is less than €5 above minimum need), are found in the two parent households in which both parent are in receipt of the full personal rate of Jobseekers Benefit.

The research underscores the inability of the social welfare system to protect and sufficiently support those who find themselves out of work. The following section focuses on six sample household compositions to illustrate the inadequacy of income support payments for those who are out of work. The shortcomings in the social welfare system could be addressed in a number of ways, including increasing the Qualified Child payment. This payment could initially be increased for older children in recognition of the higher costs associated with adolescence, with increases for younger children to follow in the coming years.

Table 2 Expenditure and Income for Urban Social Welfare Dependent Households

	Two Parent			One Parent		
	Baby	Baby, 3 & 10	10 & 15	Baby	Baby & 3	10 & 15
Expenditure	435.91	573.28	566.37	315.36	363.36	445.81
Income	372.60	494.12	438.17	257.80	319.52	323.37
Adequacy	-63.31	-79.16	-128.20	-57.56	-43.84	-122.44

Table 2 compares the Minimum Essential Standard of Living expenditure for six sample household types to income when a household is solely reliant on social welfare. The scenarios are based on the sample households living in rented local authority accommodation and being in receipt of a full medical card.

Examining first the payments that are specifically targeted at the adults in the household, the two parent household receives a full rate of Jobseekers Benefit of €188.00 and a Qualified Adult Payment of €124.80, giving a weekly total of €312.80 to cover their costs.

Extrapolating the two parent expenditure only from the MESL data, shows that the expenditure for two parents with a full medical card is €314.03, before housing costs are included, which is above the income received from welfare supports. If the cost of social housing was included for the two parent household with a baby, 3 year old and 10 year old for example, expenditure would increase by €50.00 to €364.03, which is significantly above the support received from social welfare^{iv}.

Extrapolating the expenditure from the MESL data for a one parent household in receipt of the €188.00 One Parent Family Payment and full medical card, shows that in this scenario expenditure for one parent only is €208.48, before housing costs are included, which is above the income received from social welfare. If social housing costs were included for the one parent household with a baby, expenditure would rise by €25.00 to €233.48, which again is above the direct support received from social welfare.

The research clearly demonstrates that social welfare payments fall short of a minimum essential standard of living and do not meet the cost of the adults in welfare dependent households. The situation is worsened as income supports targeted at children are inadequate and do not meet the cost of a child in three of the four child age stages examined in our research.

The shortfalls in income for unemployed households with children are striking. Households with an adolescent have a shortfall in the region of €120 per week or €6,000 per annum. While all households with children in receipt of a Jobseekers payment receive a Qualified Child Increase to help meet child costs, this payment, along with Child Benefit, remains fixed regardless of the age of children and does not capture the additional costs associated with adolescence and hence the greater shortfalls for households with an adolescent.

Table 3 Comparison between the cost of a child (excluding childcare but including entitlement to a medical card) and the combined value of Child Benefit, the Qualified Child Increase & the Back to School Clothing and Footwear Allowance.

	Infancy	Pre-School	Primary School	Second Level
Weekly Cost of a child	81.94	45.83	79.18	128.08
Combined weekly value of CB, QCI & BSCFA ^y	€59.80	€59.80	€61.72	€63.65
Shortfall or adequacy	-€22.14	+€13.97	-€17.46	-€64.43

The data in Table 3 demonstrates that the child income support payments relied on by households in receipt of social welfare do not meet the direct costs of a child in three of the four age groups examined. The figures given in Table 3 take into account the likelihood of children living in such households being entitled to a medical card and also in the case of children attending primary and secondary school also being entitled to the Back to School Clothing and Footwear Allowance, and yet the households by and large are still left with notable weekly shortfalls. For children at second level, the shortfall is in excess of €60 per week.

It is clear from the data that the present rates and structures of income support payments for unemployed families do not in the majority of instances provide for a minimum essential standard of living. Consideration needs to be given to the standard of living that these payments allow for and the interaction of the adult and child payments. The Qualified Child payment should initially be increased to recognise the additional costs associated with adolescence, with increases for younger children to follow in the coming years. Such a move would target those unemployed households most vulnerable to poverty and social exclusion and would at least go some way towards recognising and addressing the expense associated with the adolescent stage of childhood.

ⁱ Healy, S. et al 2013. 'What Would Real Recovery Look Like? Securing Economic Development, Social Equity and Sustainability - Socio-Economic Review'. Available on line at

<http://socialjustice.ie/sites/default/files/file/SER/2013--04-02%20-%20Socio%20Economic%20Review%202013%20-%20FULL%20BOOK%20-%20FINAL.pdf>

ⁱⁱ The 207 cases are made up of the following scenarios:

69 Two parent households: Jobseekers Benefit & Qualified Adult payment

69 Two parent households: both parents in receipt of the full personal rate of Jobseekers Benefit

69 One parent households in receipt of the One Parent Family Payment

ⁱⁱⁱ See Appendix A for further details.

^{iv} Local authorities operate a differential rent scheme and cost of renting from a local authority varies depending on employment status and also the number of children in the household.

^v The weekly value of Child Benefit is €30.00; the weekly value of the Qualified Child Increase is €29.80 and the weekly value of the Back to School Clothing and Footwear Allowance is €1.92 for children age 4-11 and €3.85 for children age 12-17.

Working age income supports for households with employment

The table below details the Minimum Income Standard for seven sample household types. Each Minimum Income Standard represents the Gross Salary requirement of the specific household composition, which will provide the basis for a Household Income (Net Salary + social welfare supports, e.g. Family Income Supplement) which meets the household's MESL expenditure need. The housing costs included in the income scenarios are based on social housing, with the exception of the working age single adult which is based on private rented accommodation. The scenarios are based on full-time (37.5 hours per week) and part-time (19 hours per week) employment. The scenarios are structured as follows:

- Two Parent One adult employed full-time and one employed part-time
- One Parent Adult employed full-time
- Single Adult Adult employed full-time

Table 4 2013 Minimum Income Standard for Sample Household Types with Employment

	Two Parent			One Parent			Single Adult
	Baby	Baby, 3 & 10	10 & 15	Baby	Baby & 3	10 & 15	Living Alone
Expenditure	646.29	826.63	610.81	567.80	643.43	547.14	359.75
Salary							
<i>per hour</i>	11.75	14.55	8.65	16.25	16.95	8.65	10.95
Gross Salary 1	440.63	545.63	324.38	609.38	635.63	324.38	410.63
Income Tax (I)	4.76	37.42	0.00	26.65	31.89	0.00	18.03
USC 1	17.74	17.97	9.12	20.52	21.57	9.12	15.64
PRSI 1	17.63	21.83	0.00	24.38	25.43	0.00	16.43
Gross Salary 2	223.25	276.45	164.35	-	-	-	-
USC 2	5.07	7.20	0.00	-	-	-	-
PRSI 2	0.00	0.00	0.00	-	-	-	-
Net Salary	618.67	737.66	479.61	537.84	556.75	315.26	360.53
Social Welfare							
Child Benefit	30.00	90.00	60.00	30.00	60.00	60.00	0.00
FIS	0.00	0.00	74.00	0.00	28.00	84.00	0.00
BTSCFA	0.00	0.00	5.77	0.00	0.00	0.00	0.00
OFP	0.00	0.00	0.00	0.00	0.00	147.60	0.00
Fuel Allow.	0.00	0.00	0.00	0.00	0.00	10.00	0.00
Med Card	GP Visit	Full	Full	Full	Full	Full	GP Visit
Social Welfare	30.00	90.00	139.77	30.00	88.00	301.60	0.00
Total Income	648.67	827.66	619.38	567.84	644.75	616.86	360.53

The rate of households in employment and at risk of poverty is increasing. In 2011 6.5% of those in employment were at risk of poverty. The scenarios here illustrate how employment alone is not a guarantee of an income which will enable a minimum essential standard of living.

The National Minimum Wage does not provide the basis for an adequate household income for household types with significant childcare needs or Single Adult household types. The minimum wage is only adequate for the two household types with older children, and consequently lower childcare costs. For these household types, work pays, in the specific scenarios presented here. However, for the other sample household types the gross salary need is notably higher than the minimum wage, ranging from an additional €2.30 to €8.30 per hour.

Tables providing a detailed breakdown of household income at each €0.50 incremental increase over the minimum wage to the Minimum Income Standard are provided for each of the sample household types, in Appendix B.

Single Adult of Working Age

Minimum wage employment does not provide an adequate income for urban single adult household types, living in private rented accommodation. For an acceptable minimum standard of living, this household type requires a gross salary of €410.63 per week (equivalent to a full-time salary of €10.95 per hour) under the tax & social welfare system as it exists in 2013ⁱ.

A household of this type earning the minimum wage would face a shortfall of €24.40 per week in 2013. When on the minimum wage an individual in this scenario is liable to pay €10.51 per week between Income Tax and Universal Social Charge. Increasing hourly salary to €1 over the minimum wageⁱⁱ increases the individual's tax burden and removes entitlement to a full medical card. At this salary rate, total tax burden (Income Tax, USC and PRSI) is €34.99 per week. This exceeds the household type's income shortfall. Therefore, if the household type was not liable to pay Income Tax, PRSI or USC until exceeding this point, an acceptable minimum standard of living could be attained at this lower wage rate.

It must be borne in mind that this scenario is based on a housing cost of €475 per month. This cost is based on the Rent Supplement maximum rent allowed for a single person in the Dublin Area. As the scenario is based on the household having employment Rent Supplement does not apply, but the cost is used as an indication of a minimum guideline rent. However, it is questionable as to the extent to which suitable private rented accommodation would be available at this priceⁱⁱⁱ. For instance, the lowest average rent for a one-bedroom flat in the Dublin area was €525 per month in 2012^{iv}.

Access to affordable social housing has the potential to greatly reduce this household type's minimum expenditure need. Such a reduction would in turn greatly reduce the Minimum Income Standard required to enable an acceptable minimum standard of living.

Household Types with Children

Of the six sample household types with children examined here, only two cases demonstrate income adequacy when earning the minimum wage. In both of these cases the cost of childcare is low due to the age profile of the children in the household composition. The children in the sample cases are of primary and second level school age. In these cases only the primary school age child requires childcare, and this childcare is needed only outside of school hours. For the Two Parent household type, the scenario is based on one of the two adults working part-time, therefore childcare is only required during school holiday times. In the case of the One Parent household type, the scenario is based on full-time employment, as a result the household's childcare costs are higher, as after school childcare is needed for the primary school age child.

Childcare

The household types with younger children have significantly higher childcare costs. Consequently, the Minimum Income Standard for each of the four sample cases is markedly higher. The table below details the childcare costs in each of the cases examined. The childcare costs for the Two Parent household types are lower as in the employment scenario examined one of the adults is employed part-time, thereby the childcare requirements of the household are lower.

Table 5 Weekly Childcare Costs by Household Composition

	Two Parent			One Parent		
	Baby	Baby, 3 & 10	10 & 15	Baby	Baby & 3	10 & 15
Childcare	130.30	217.05	13.14	208.69	231.32	52.57

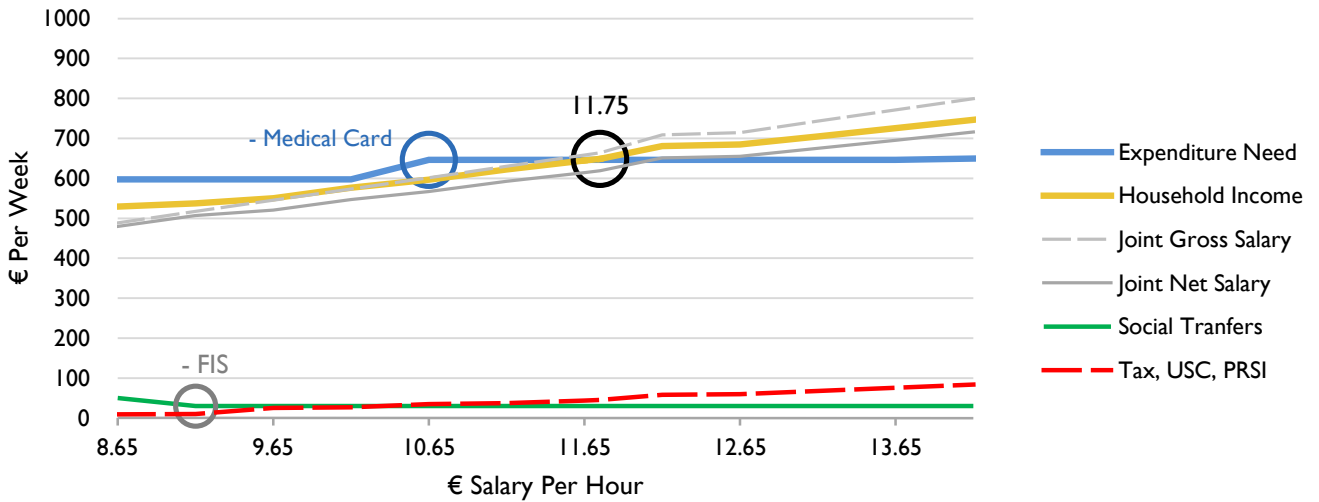
With childcare costs accounting for 20% to 36% of the household's minimum expenditure need, it is clear that lack of access to quality affordable childcare, is a significant driving force inflating the Minimum Income Standard need of the household types examined here. It is vital that any review of working age income supports be cognisant of the burden childcare costs place on households income needs.

Tax and Social Welfare

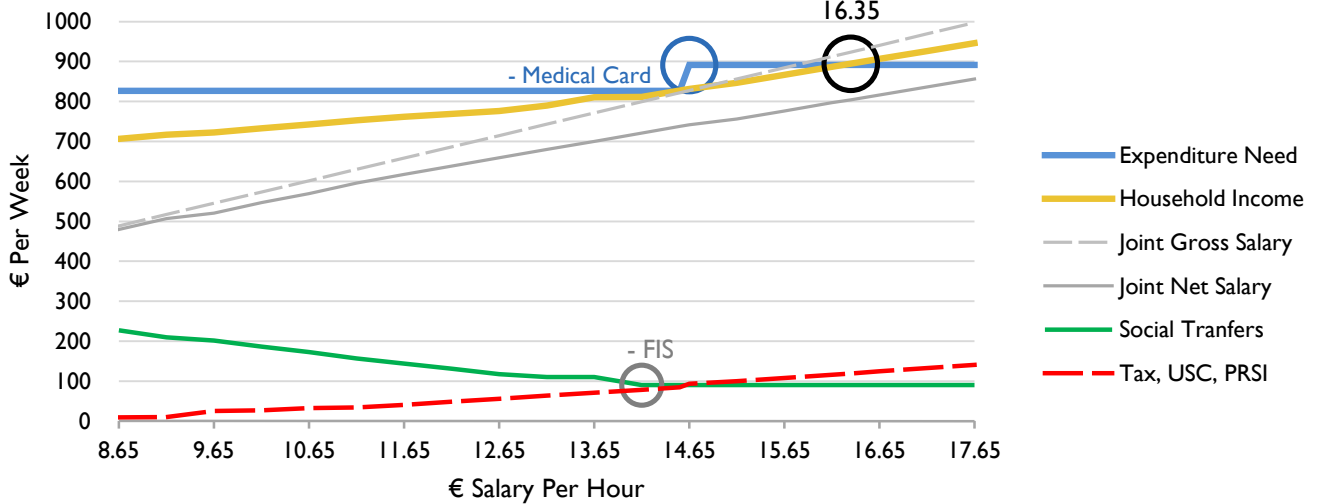
For the Two Parent and One Parent household compositions which have an adequate household income when earning the minimum wage, the Family Income Supplement and One-Parent Family Payment provide significant in-work income supports. Without these supports the minimum wage would not provide an adequate household income.

For the other four cases, the Minimum Income Standard is notably higher than the minimum wage. The level of social welfare support paid and tax burden levied on these household types is examined below. The following graphs chart the household income situation at incremental points from the minimum wage to each case's Minimum Income Standard. The tables in Appendix B provide a detailed breakdown of the income calculations at each step.

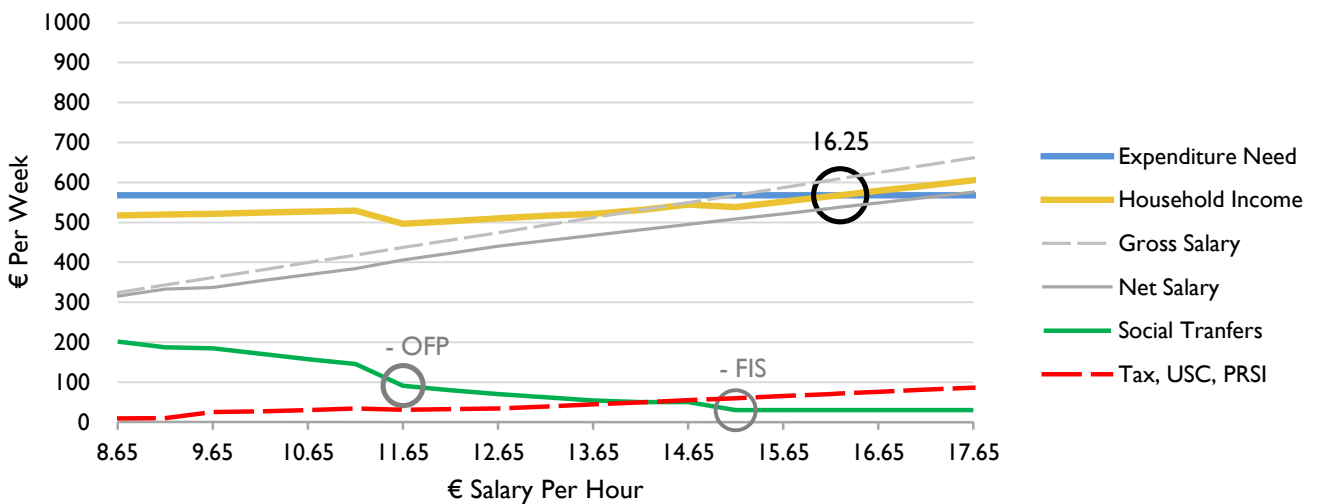
Two Parent, Baby - Dual Income (1 Full-Time & 1 Part-Time)



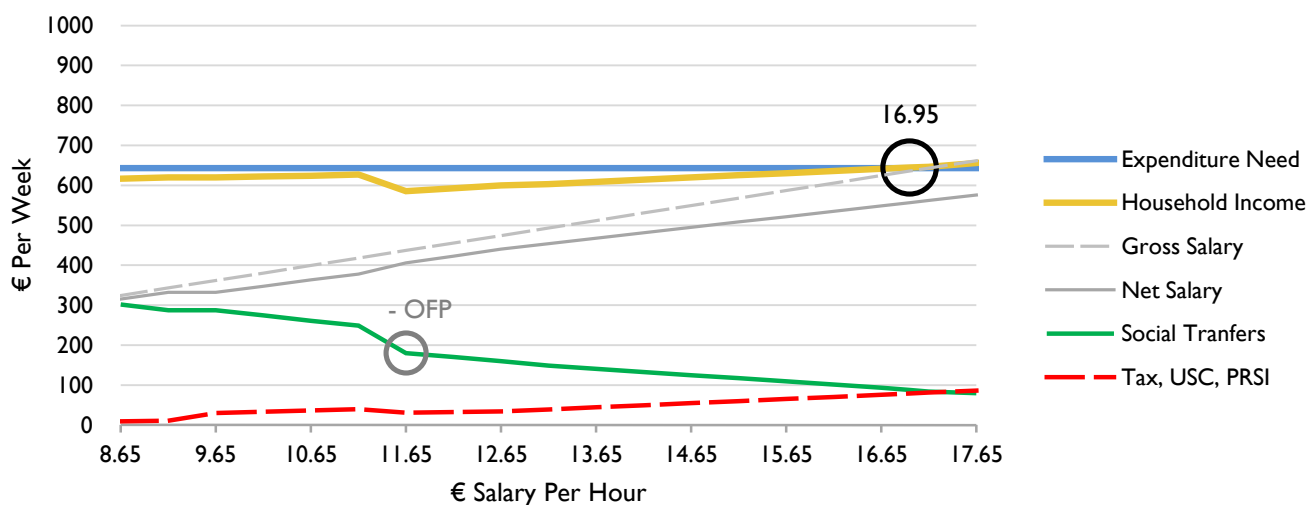
Two Parent, Baby, 3 & 10 - Dual Income (1 Full-Time & 1 Part-Time)



One Parent, Baby - Single Income (1 Full-Time)



One Parent, 3 & 10 - Single Income (1 Full-Time)



In each of these four cases when earning the minimum wage household income is supplemented by social welfare transfers, primarily Family Income Supplement (FIS), Child Benefit and the One-Parent Family Payment; and the Universal Social Charge is the only tax burden. However, the combined impact of increasing taxation and the rapid tapering of income supports, as gross salary increases, creates a situation where three of the four household cases lose all targeted income supports prior to attaining the Minimum Income Standard which meets their expenditure needs.

Examining a scenario where these four households salary is €2 per hour above the minimum wage rate, i.e. €10.65 per hour, shows each case still facing a significant shortfall in household income. The Two Parent household with one child would not be eligible for FIS at this salary level, further in the scenario examined the household would also not be entitled to a full medical card if earning this salary – consequently the household’s expenditure need increases as this indirect income support is removed.

In all four cases the households are liable to pay both PRSI and Universal Social Charge (USC). The One-Parent household types are also liable to pay Income Tax when earning this salary. The burden of taxation for these households offsets some of the value of the social welfare supports which are targeted to supplement their low income. This is illustrated in the graphs above by the convergence of the green line (social transfers) and broken red line (Tax, USC, PRSI). Further significant points are also highlighted on the graphs and accompanying tables, demonstrating the complexity of the tax and social welfare system.

It is anomalous for the work of social welfare supports targeted at lower income households with children to be undone by the taxation system.

A further €1 increase above the minimum wage rate to €11.65 per hour, does not deliver an adequate minimum income for any of the household types with children examined. At this salary point the One Parent household types are no longer eligible for the One-Parent

Family Payment. An increase in FIS offsets some of the loss of income support, but not entirely. As a result total household income for One-Parent household types is lower when earning a salary €3 per hour over the minimum wage than when earning the National Minimum Wage. Such a withdrawal rate must present a disincentive to improve work.

Higher salaries see the household tax burden increase and the loss of entitlement to the Family Income Supplement before the household has an adequate minimum income, for the One Parent household with a baby and the Two Parent household with three children. In fact, for both of these household types taxation exceeds social welfare support prior to reaching a minimum income standard.

In three of the four cases examined the household pays more in taxation than it receives through social welfare in-work payments and Child Benefit, when earning a minimum income salary which meets their expenditure needs. This situation prevents household types meeting their minimum needs at lower salary levels and when combined with high childcare costs creates the scenario where these household types must earn almost double the national minimum wage to ensure a minimum acceptable standard of living.

ⁱ It is worth noting that had the adjustments to PRSI made in Budget 2013 not being introduced, a gross salary of €403.13 would meet the minimum needs of this household type.

ⁱⁱ €9.65 per hour, equivalent to €359.75 per week

ⁱⁱⁱ Concern has been expressed by organisations such as Threshold and the Society of St. Vincent de Paul (SVP) about securing appropriate accommodation within this limit. For example see the SVP submission on Supplementary Welfare Allowance - Review of Maximum Rent Supplements:

<http://www.svp.ie/CMSPages/GetFile.aspx?guid=a8192d4b-266f-4713-b5b2-508ef8e7c41d>

^{iv} PTRB Rent Index for each of the four Dublin council areas.

Conclusion

Based on the findings of the research the VPSJ makes a number of observations:

- In only 11 of the 208 cases examined does social welfare provide an income which allows for a Minimum Essential Standard of Living. The 11 cases of adequacy, (one of which only demonstrated marginal adequacy, i.e. income is less than €5 above minimum need), are found in the two parent households in which both parent are in receipt of the full personal rate of Jobseekers Benefit.
- A combination of adequate income and increased availability of accessible services is important for ensuring that households have a minimum essential standard of living. Greater availability of, and access to, essential services would increase the impact that income support payments have on households ability to afford a MESL.
- The Qualified Child payment should initially be increased for adolescents with increases for younger children to follow in the coming years. This would target the unemployed households that are most vulnerable to poverty and social exclusion.
- Single adult household types face barriers to accessing social housing, where the priority is predominantly given to households with children. As a consequence, they have few options but to rent in the private sector. If such individuals were able to access social housing, their cost of a minimum essential standard of living would be considerably less.
- The National Minimum Wage does not provide the basis for an adequate household income for household types with significant childcare needs or single adult household types.
- With childcare costs accounting for 20% to 36% of the household's minimum expenditure need, it is clear that lack of access to quality affordable childcare, is a significant driving force inflating the Minimum Income Standard need of the household types examined here. It is vital that any review of working age income supports be cognisant of the burden childcare costs place on households income needs.
- When household's gross salary increases, the combined impact of increasing taxation and the rapid tapering of income supports creates a situation where three of the four household with children (for whom the minimum wage does not provide an adequate minimum income) lose all targeted income supports prior to attaining a Minimum Income Standard which meets their expenditure needs. It is anomalous for the work of social welfare supports targeted at lower income households with children to be undone by the taxation system.
- In three of the four cases examined the household pays more in taxation than it receives through social welfare in-work payments and Child Benefit, when earning a minimum income salary which meets their expenditure needs. This situation prevents household types meeting their minimum needs at lower salary levels and when combined with high childcare costs creates the scenario where these household types must earn almost double the national minimum wage to ensure a minimum acceptable standard of living.

APPENDIX A

SOCIAL WELFARE ANALYSIS

VPSJ SUBMISSION ON
WORKING AGE SUPPORTS

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Infant	Pre-School	Primary	Secondary	Infant	Infant	Infant	Infant	Infant	Pre-School	Primary	Secondary			
Second Child						Infant	Pre-School	Primary	Secondary							
Third Child																
Fourth Child																
Food	€	96.61	€	89.61	€	102.84	€	115.18	€	127.86	€	120.87	€	134.09	€	146.43
Clothing	€	30.87	€	19.21	€	20.96	€	26.71	€	47.49	€	35.82	€	37.58	€	43.32
Personal Care	€	25.71	€	16.38	€	17.69	€	23.39	€	36.44	€	27.12	€	28.42	€	34.12
Health	€	13.46	€	9.58	€	9.52	€	10.21	€	20.05	€	16.16	€	16.10	€	16.79
Household Goods	€	26.13	€	18.32	€	18.64	€	19.31	€	36.64	€	28.84	€	29.16	€	29.83
Household Services	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36
Communications	€	14.21	€	14.21	€	14.21	€	18.93	€	14.21	€	14.21	€	14.21	€	18.93
Social Inclusion & Participator	€	55.87	€	58.18	€	68.25	€	79.30	€	57.66	€	59.96	€	70.03	€	81.08
Education	€	2.39	€	2.39	€	9.12	€	17.68	€	2.39	€	2.39	€	9.12	€	17.68
Transport	€	57.69	€	60.52	€	60.52	€	60.52	€	57.69	€	60.52	€	60.52	€	60.52
Household Energy	€	45.09	€	43.64	€	43.64	€	43.64	€	46.55	€	45.09	€	45.09	€	45.09
Personal Costs	€	3.13	€	3.08	€	3.08	€	3.08	€	3.37	€	3.32	€	3.32	€	3.32
Childcare	€	-	€	-	€	-	€	-	€	-	€	-	€	-	€	-
Insurance	€	47.41	€	47.41	€	47.41	€	47.41	€	54.12	€	54.12	€	54.12	€	54.12
Savings & Contingencies	€	23.20	€	23.20	€	23.20	€	23.20	€	28.21	€	28.21	€	28.21	€	28.21
Core Total	€	448.13	€	412.08	€	445.43	€	494.91	€	539.02	€	502.97	€	536.32	€	585.79
Medical Card Deduction	-€	52.22	-€	52.28	-€	52.28	-€	52.65	-€	61.23	-€	61.30	-€	61.30	-€	61.67
Social Housing	€	40.00	€	40.00	€	40.00	€	40.00	€	45.00	€	45.00	€	45.00	€	45.00
SW Scenario Total	€	435.91	€	399.80	€	433.15	€	482.25	€	522.79	€	486.68	€	520.02	€	569.13
Adult 1 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
Adult 2 - Qualified	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80
Qualified Child Increase	€	29.80	€	29.80	€	29.80	€	29.80	€	59.60	€	59.60	€	59.60	€	59.60
Child Benefit	€	30.00	€	30.00	€	30.00	€	30.00	€	60.00	€	60.00	€	60.00	€	60.00
BTSCFA	€	-	€	-	€	1.92	€	3.85	€	-	€	-	€	1.92	€	3.85
Total Income	€	372.60	€	372.60	€	374.52	€	376.45	€	432.40	€	432.40	€	434.32	€	436.25
Adequacy Test	-€	63.31	-€	27.20	-€	58.63	-€	105.81	-€	90.39	-€	54.28	-€	85.70	-€	132.88

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Pre-School	Pre-School	Pre-School	Primary	Primary	Secondary	Infant	Infant
Second Child	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Infant	Infant	
Third Child							Infant	Pre-School	
Fourth Child									
Food	€ 113.87	€ 127.10	€ 139.44	€ 140.32	€ 152.66	€ 165.00	€ 159.12	€ 152.12	
Clothing	€ 24.16	€ 25.91	€ 31.66	€ 27.66	€ 33.41	€ 39.16	€ 64.10	€ 52.44	
Personal Care	€ 17.79	€ 19.09	€ 24.79	€ 20.40	€ 26.09	€ 31.79	€ 47.18	€ 37.85	
Health	€ 12.27	€ 12.22	€ 12.90	€ 12.16	€ 12.85	€ 13.53	€ 26.63	€ 22.74	
Household Goods	€ 21.04	€ 21.36	€ 22.03	€ 21.68	€ 22.35	€ 23.01	€ 46.93	€ 39.12	
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	
Communications	€ 14.21	€ 14.21	€ 18.93	€ 14.21	€ 18.93	€ 23.66	€ 14.21	€ 14.21	
Social Inclusion & Participati	€ 62.26	€ 72.34	€ 83.39	€ 82.41	€ 93.46	€ 104.51	€ 59.44	€ 61.74	
Education	€ 2.39	€ 9.12	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 2.39	€ 2.39	
Transport	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 57.69	€ 60.52	
Household Energy	€ 43.64	€ 43.64	€ 43.64	€ 43.64	€ 43.64	€ 43.64	€ 50.73	€ 49.28	
Personal Costs	€ 3.27	€ 3.27	€ 3.27	€ 3.27	€ 3.27	€ 3.27	€ 3.61	€ 3.57	
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -	
Insurance	€ 54.12	€ 54.12	€ 54.12	€ 54.12	€ 54.12	€ 54.12	€ 60.82	€ 60.82	
Savings & Contingencies	€ 28.21	€ 28.21	€ 28.21	€ 28.21	€ 28.21	€ 28.21	€ 33.21	€ 33.21	
Core Total	€ 466.92	€ 500.27	€ 549.75	€ 533.62	€ 583.09	€ 632.57	€ 632.40	€ 596.36	
Medical Card Deduction	-€ 61.36	-€ 61.36	-€ 61.73	-€ 61.36	-€ 61.73	-€ 62.10	-€ 70.25	-€ 70.31	
Social Housing	€ 45.00	€ 45.00	€ 45.00	€ 45.00	€ 45.00	€ 45.00	€ 50.00	€ 50.00	
SW Scenario Total	€ 450.57	€ 483.91	€ 533.02	€ 517.26	€ 566.37	€ 615.47	€ 612.16	€ 576.05	
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Adult 2 - Qualified	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	
Qualified Child Increase	€ 59.60	€ 59.60	€ 59.60	€ 59.60	€ 59.60	€ 59.60	€ 89.40	€ 89.40	
Child Benefit	€ 60.00	€ 60.00	€ 60.00	€ 60.00	€ 60.00	€ 60.00	€ 90.00	€ 90.00	
BTSCFA	€ -	€ 1.92	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ -	€ -	
Total Income	€ 432.40	€ 434.32	€ 436.25	€ 436.25	€ 438.17	€ 440.09	€ 492.20	€ 492.20	
Adequacy Test	-€ 18.17	-€ 49.59	-€ 96.77	-€ 81.01	-€ 128.20	-€ 175.38	-€ 119.96	-€ 83.85	

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Infant	Pre-School	Pre-School	Pre-School	Primary	Primary	Primary	Primary	Primary	Secondary	Secondary
	Third Child	Secondary	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary	Secondary
	Fourth Child											
Food	€ 165.35	€ 177.69	€ 145.12	€ 158.35	€ 170.69	€ 171.58	€ 183.91	€ 196.25				
Clothing	€ 54.19	€ 59.94	€ 40.77	€ 42.52	€ 48.27	€ 44.28	€ 50.02	€ 55.77				
Personal Care	€ 39.15	€ 44.85	€ 28.52	€ 29.83	€ 35.52	€ 31.13	€ 36.83	€ 42.53				
Health	€ 22.68	€ 23.37	€ 18.86	€ 18.80	€ 19.49	€ 18.74	€ 19.43	€ 20.12				
Household Goods	€ 39.45	€ 40.11	€ 31.32	€ 31.64	€ 32.31	€ 31.97	€ 32.63	€ 33.29				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 14.21	€ 18.93	€ 14.21	€ 14.21	€ 18.93	€ 14.21	€ 18.93	€ 23.66				
Social Inclusion & Participatio	€ 71.82	€ 82.87	€ 64.04	€ 74.12	€ 85.17	€ 84.20	€ 95.25	€ 106.30				
Education	€ 9.12	€ 17.68	€ 2.39	€ 9.12	€ 17.68	€ 15.84	€ 24.41	€ 32.97				
Transport	€ 60.52	€ 60.52	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 63.34				
Household Energy	€ 49.28	€ 49.28	€ 47.82	€ 47.82	€ 47.82	€ 47.82	€ 47.82	€ 47.82				
Personal Costs	€ 3.57	€ 3.57	€ 3.52	€ 3.52	€ 3.52	€ 3.52	€ 3.52	€ 3.52				
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -				
Insurance	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82				
Savings & Contingencies	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21				
Core Total	€ 629.70	€ 679.18	€ 560.31	€ 593.65	€ 643.13	€ 627.00	€ 676.48	€ 725.95				
Medical Card Deduction	-€ 70.31	-€ 70.68	-€ 70.37	-€ 70.37	-€ 70.74	-€ 70.37	-€ 70.74	-€ 71.11				
Social Housing	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00				
SW Scenario Total	€ 609.39	€ 658.50	€ 539.94	€ 573.28	€ 622.39	€ 606.63	€ 655.74	€ 704.84				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Adult 2 - Qualified	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80				
Qualified Child Increase	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40				
Child Benefit	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00				
BTSCFA	€ 1.92	€ 3.85	€ -	€ 1.92	€ 3.85	€ 3.85	€ 5.77	€ 7.69				
Total Income	€ 494.12	€ 496.05	€ 492.20	€ 494.12	€ 496.05	€ 496.05	€ 497.97	€ 499.89				
Adequacy Test	-€ 115.27	-€ 162.45	-€ 47.74	-€ 79.16	-€ 126.34	-€ 110.59	-€ 157.77	-€ 204.95				

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

First Child	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Primary	Primary
Second Child	Pre-School	Pre-School	Pre-School	Primary	Primary	Secondary	Primary	Primary	Primary
Third Child	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Primary	Secondary	Secondary

Fourth Child

Food	€	138.13	€	151.35	€	163.69	€	164.58	€	176.92	€	189.26	€	177.80	€	190.14
Clothing	€	29.11	€	30.86	€	36.61	€	32.61	€	38.36	€	44.11	€	34.36	€	40.11
Personal Care	€	19.20	€	20.50	€	26.20	€	21.80	€	27.50	€	33.20	€	23.10	€	28.80
Health	€	14.97	€	14.91	€	15.60	€	14.85	€	15.54	€	16.23	€	14.79	€	15.48
Household Goods	€	23.52	€	23.84	€	24.51	€	24.16	€	24.83	€	25.49	€	24.48	€	25.15
Household Services	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36
Communications	€	14.21	€	14.21	€	18.93	€	14.21	€	18.93	€	23.66	€	14.21	€	18.93
Social Inclusion & Participator	€	66.34	€	76.42	€	87.47	€	86.50	€	97.55	€	108.60	€	96.57	€	107.62
Education	€	2.39	€	9.12	€	17.68	€	15.84	€	24.41	€	32.97	€	22.57	€	31.14
Transport	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17
Household Energy	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37
Personal Costs	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47
Childcare	€	-	€	-	€	-	€	-	€	-	€	-	€	-	€	-
Insurance	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82
Savings & Contingencies	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21

Core Total	€	524.26	€	557.61	€	607.08	€	590.95	€	640.43	€	689.90	€	624.30	€	673.78
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Medical Card Deduction	-€	70.43	-€	70.43	-€	70.80	-€	70.43	-€	70.80	-€	71.17	-€	70.43	-€	70.80
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Social Housing	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00
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SW Scenario Total	€	503.83	€	537.17	€	586.28	€	570.52	€	619.63	€	668.73	€	603.87	€	652.97
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Adult 1 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
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Adult 2 - Qualified	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80
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Qualified Child Increase	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40
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Child Benefit	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00
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BTSCFA	€	-	€	1.92	€	3.85	€	3.85	€	5.77	€	7.69	€	5.77	€	7.69
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Total Income	€	492.20	€	494.12	€	496.05	€	496.05	€	497.97	€	499.89	€	497.97	€	499.89
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Adequacy Test	-€	11.63	-€	43.05	-€	90.23	-€	74.48	-€	121.66	-€	168.84	-€	105.90	-€	153.08
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2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Primary	Secondary	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant				
	Second Child	Secondary	Secondary	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant				
	Third Child	Secondary	Secondary	Infant	Infant	Infant	Infant	Infant	Pre-School	Pre-School	Pre-School	Pre-School				
	Fourth Child			Infant	Pre-School	Primary	Secondary	Pre-School	Primary	Primary	Primary	Primary				
Food	€	202.48	€	214.82	€	190.37	€	183.37	€	196.60	€	208.94	€	176.38	€	189.60
Clothing	€	45.86	€	51.60	€	80.71	€	69.05	€	70.80	€	76.55	€	57.39	€	59.14
Personal Care	€	34.50	€	40.20	€	57.91	€	48.58	€	49.89	€	55.58	€	39.26	€	40.56
Health	€	16.17	€	16.86	€	33.21	€	29.32	€	29.27	€	29.95	€	25.44	€	25.38
Household Goods	€	25.81	€	26.47	€	57.08	€	49.28	€	49.60	€	50.27	€	41.48	€	41.80
Household Services	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36
Communications	€	23.66	€	28.38	€	14.21	€	14.21	€	14.21	€	18.93	€	14.21	€	14.21
Social Inclusion & Participator	€	118.67	€	129.72	€	61.22	€	63.52	€	73.60	€	84.65	€	65.83	€	75.90
Education	€	39.70	€	48.26	€	2.39	€	2.39	€	9.12	€	17.68	€	2.39	€	9.12
Transport	€	66.17	€	66.17	€	57.69	€	60.52	€	60.52	€	60.52	€	63.34	€	63.34
Household Energy	€	46.37	€	46.37	€	54.92	€	53.47	€	53.47	€	53.47	€	52.01	€	52.01
Personal Costs	€	3.47	€	3.47	€	3.86	€	3.81	€	3.81	€	3.81	€	3.76	€	3.76
Childcare	€	-	€	-	€	-	€	-	€	-	€	-	€	-	€	-
Insurance	€	60.82	€	60.82	€	67.52	€	67.52	€	67.52	€	67.52	€	67.52	€	67.52
Savings & Contingencies	€	33.21	€	33.21	€	38.22	€	38.22	€	38.22	€	38.22	€	38.22	€	38.22
Core Total	€	723.25	€	772.73	€	725.66	€	689.61	€	722.96	€	772.44	€	653.57	€	686.91
Medical Card Deduction	-€	71.17	-€	71.54	-€	79.26	-€	79.32	-€	79.32	-€	79.69	-€	79.38	-€	79.38
Social Housing	€	50.00	€	50.00	€	55.00	€	55.00	€	55.00	€	55.00	€	55.00	€	55.00
SW Scenario Total	€	702.08	€	751.19	€	701.40	€	665.29	€	698.64	€	747.75	€	629.18	€	662.53
Adult 1 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
Adult 2 - Qualified	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80	€	124.80
Qualified Child Increase	€	89.40	€	89.40	€	119.20	€	119.20	€	119.20	€	119.20	€	119.20	€	119.20
Child Benefit	€	90.00	€	90.00	€	122.31	€	122.31	€	122.31	€	122.31	€	122.31	€	122.31
BTSCFA	€	9.62	€	11.54	€	-	€	-	€	1.92	€	3.85	€	-	€	1.92
Total Income	€	501.82	€	503.74	€	554.31	€	554.31	€	556.23	€	558.15	€	554.31	€	556.23
Adequacy Test	-€	200.26	-€	247.45	-€	147.10	-€	110.99	-€	142.41	-€	189.59	-€	74.88	-€	106.30

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Infant	Infant	Infant	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School
	Third Child	Primary	Primary	Secondary	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Primary
	Fourth Child	Primary	Secondary	Secondary	Pre-School	Primary	Secondary	Primary	Secondary	Primary	Secondary	Primary
Food	€ 201.94	€ 202.83	€ 215.17	€ 227.51	€ 169.38	€ 182.61	€ 194.95	€ 195.83				
Clothing	€ 64.88	€ 60.89	€ 66.64	€ 72.38	€ 45.72	€ 47.47	€ 53.22	€ 49.23				
Personal Care	€ 46.26	€ 41.86	€ 47.56	€ 53.26	€ 29.93	€ 31.23	€ 36.93	€ 32.53				
Health	€ 26.07	€ 25.32	€ 26.01	€ 26.70	€ 21.55	€ 21.49	€ 22.18	€ 21.43				
Household Goods	€ 42.46	€ 42.12	€ 42.79	€ 43.45	€ 33.68	€ 34.00	€ 34.66	€ 34.32				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 18.93	€ 14.21	€ 18.93	€ 23.66	€ 14.21	€ 14.21	€ 18.93	€ 14.21				
Social Inclusion & Participator	€ 86.95	€ 85.98	€ 97.03	€ 108.08	€ 68.13	€ 78.20	€ 89.25	€ 88.28				
Education	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 2.39	€ 9.12	€ 17.68	€ 15.84				
Transport	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 66.17	€ 66.17	€ 66.17	€ 66.17				
Household Energy	€ 52.01	€ 52.01	€ 52.01	€ 52.01	€ 50.56	€ 50.56	€ 50.56	€ 50.56				
Personal Costs	€ 3.76	€ 3.76	€ 3.76	€ 3.76	€ 3.71	€ 3.71	€ 3.71	€ 3.71				
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -				
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52				
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22				
Core Total	€ 736.39	€ 720.26	€ 769.74	€ 819.21	€ 617.52	€ 650.86	€ 700.34	€ 684.21				
Medical Card Deduction	-€ 79.75	-€ 79.38	-€ 79.75	-€ 80.12	-€ 79.44	-€ 79.44	-€ 79.81	-€ 79.44				
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00				
SW Scenario Total	€ 711.64	€ 695.88	€ 744.98	€ 794.09	€ 593.07	€ 626.42	€ 675.53	€ 659.77				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Adult 2 - Qualified	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80				
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20				
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31				
BTSCFA	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ -	€ 1.92	€ 3.85	€ 3.85				
Total Income	€ 558.15	€ 558.15	€ 560.08	€ 562.00	€ 554.31	€ 556.23	€ 558.15	€ 558.15				
Adequacy Test	-€ 153.48	-€ 137.72	-€ 184.91	-€ 232.09	-€ 38.77	-€ 70.19	-€ 117.37	-€ 101.61				

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Pre-School	Pre-School
	Second Child	Pre-School	Pre-School	Primary	Primary	Primary	Secondary	Pre-School	Pre-School
	Third Child	Primary	Secondary	Primary	Primary	Secondary	Secondary	Pre-School	Pre-School
	Fourth Child	Secondary	Secondary	Primary	Secondary	Secondary	Secondary	Pre-School	Primary
Food	€ 208.17	€ 220.51	€ 209.06	€ 221.40	€ 233.74	€ 246.08	€ 162.39	€ 175.61	
Clothing	€ 54.97	€ 60.72	€ 50.98	€ 56.72	€ 62.47	€ 68.22	€ 34.06	€ 35.81	
Personal Care	€ 38.23	€ 43.93	€ 33.84	€ 39.54	€ 45.23	€ 50.93	€ 20.60	€ 21.91	
Health	€ 22.12	€ 22.81	€ 21.38	€ 22.06	€ 22.75	€ 23.44	€ 17.67	€ 17.61	
Household Goods	€ 34.98	€ 35.65	€ 34.64	€ 35.31	€ 35.97	€ 36.63	€ 25.88	€ 26.20	
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	
Communications	€ 18.93	€ 23.66	€ 14.21	€ 18.93	€ 23.66	€ 28.38	€ 14.21	€ 14.21	
Social Inclusion & Participator	€ 99.33	€ 110.38	€ 98.36	€ 109.41	€ 120.46	€ 131.51	€ 70.43	€ 80.51	
Education	€ 24.41	€ 32.97	€ 22.57	€ 31.14	€ 39.70	€ 48.26	€ 2.39	€ 9.12	
Transport	€ 66.17	€ 66.17	€ 66.17	€ 66.17	€ 66.17	€ 66.17	€ 69.00	€ 69.00	
Household Energy	€ 50.56	€ 50.56	€ 50.56	€ 50.56	€ 50.56	€ 50.56	€ 49.10	€ 49.10	
Personal Costs	€ 3.71	€ 3.71	€ 3.71	€ 3.71	€ 3.71	€ 3.71	€ 3.67	€ 3.67	
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -	
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	
Core Total	€ 733.69	€ 783.16	€ 717.56	€ 767.03	€ 816.51	€ 865.98	€ 581.47	€ 614.82	
Medical Card Deduction	-€ 79.81	-€ 80.18	-€ 79.44	-€ 79.81	-€ 80.18	-€ 80.55	-€ 79.51	-€ 79.51	
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	
SW Scenario Total	€ 708.87	€ 757.98	€ 693.12	€ 742.22	€ 791.33	€ 840.43	€ 556.96	€ 590.31	
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Adult 2 - Qualified	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	
BTSCFA	€ 5.77	€ 7.69	€ 5.77	€ 7.69	€ 9.62	€ 11.54	€ -	€ 1.92	
Total Income	€ 560.08	€ 562.00	€ 560.08	€ 562.00	€ 563.92	€ 565.85	€ 554.31	€ 556.23	
Adequacy Test	-€ 148.80	-€ 195.98	-€ 133.04	-€ 180.22	-€ 227.40	-€ 274.59	-€ 2.66	-€ 34.08	

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

	First Child	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School
	Second Child	Pre-School	Pre-School	Pre-School	Pre-School	Primary	Primary	Primary	Primary	Primary	Secondary	Secondary
	Third Child	Pre-School	Primary	Primary	Secondary	Primary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary
	Fourth Child	Secondary	Primary	Secondary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary	Secondary
Food	€ 187.95	€ 188.84	€ 201.18	€ 213.52	€ 202.06	€ 214.40	€ 226.74	€ 239.08				
Clothing	€ 41.56	€ 37.56	€ 43.31	€ 49.06	€ 39.31	€ 45.06	€ 50.81	€ 56.55				
Personal Care	€ 27.60	€ 23.21	€ 28.91	€ 34.61	€ 24.51	€ 30.21	€ 35.91	€ 41.61				
Health	€ 18.30	€ 17.55	€ 18.24	€ 18.92	€ 17.49	€ 18.18	€ 18.87	€ 19.55				
Household Goods	€ 26.86	€ 26.52	€ 27.18	€ 27.85	€ 26.84	€ 27.50	€ 28.17	€ 28.83				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 18.93	€ 14.21	€ 18.93	€ 23.66	€ 14.21	€ 18.93	€ 23.66	€ 28.38				
Social Inclusion & Participator	€ 91.56	€ 90.58	€ 101.63	€ 112.68	€ 100.66	€ 111.71	€ 122.76	€ 133.81				
Education	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 22.57	€ 31.14	€ 39.70	€ 48.26				
Transport	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00				
Household Energy	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10				
Personal Costs	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67				
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -				
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52				
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22				
Core Total	€ 664.29	€ 648.16	€ 697.64	€ 747.11	€ 681.51	€ 730.99	€ 780.46	€ 829.94				
Medical Card Deduction	-€ 79.88	-€ 79.51	-€ 79.88	-€ 80.24	-€ 79.51	-€ 79.88	-€ 80.24	-€ 80.61				
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00				
SW Scenario Total	€ 639.42	€ 623.66	€ 672.76	€ 721.87	€ 657.01	€ 706.11	€ 755.22	€ 804.32				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Adult 2 - Qualified	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80				
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20				
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31				
BTSCFA	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ 5.77	€ 7.69	€ 9.62	€ 11.54				
Total Income	€ 558.15	€ 558.15	€ 560.08	€ 562.00	€ 560.08	€ 562.00	€ 563.92	€ 565.85				
Adequacy Test	-€ 81.26	-€ 65.50	-€ 112.69	-€ 159.87	-€ 96.93	-€ 144.11	-€ 191.29	-€ 238.48				

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - I Jobseeker, I Qualified Adult + Children, Social Housing

First Child	Primary	Primary	Primary	Primary	Secondary
Second Child	Primary	Primary	Primary	Secondary	Secondary
Third Child	Primary	Primary	Secondary	Secondary	Secondary
Fourth Child	Primary	Secondary	Secondary	Secondary	Secondary

Food	€ 215.29	€ 227.63	€ 239.97	€ 252.31	€ 264.65
Clothing	€ 41.06	€ 46.81	€ 52.56	€ 58.30	€ 64.05
Personal Care	€ 25.81	€ 31.51	€ 37.21	€ 42.91	€ 48.61
Health	€ 17.43	€ 18.12	€ 18.81	€ 19.50	€ 20.18
Household Goods	€ 27.16	€ 27.83	€ 28.49	€ 29.15	€ 29.81
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36
Communications	€ 14.21	€ 18.93	€ 23.66	€ 28.38	€ 33.11
Social Inclusion & Participator	€ 110.74	€ 121.79	€ 132.84	€ 143.89	€ 154.94
Education	€ 29.30	€ 37.87	€ 46.43	€ 54.99	€ 63.56
Transport	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00
Household Energy	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10
Personal Costs	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67
Childcare	€ -	€ -	€ -	€ -	€ -
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22

Core Total	€ 714.86	€ 764.33	€ 813.81	€ 863.28	€ 912.76
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Medical Card Deduction	-€ 79.51	-€ 79.88	-€ 80.24	-€ 80.61	-€ 80.98
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00

SW Scenario Total	€ 690.35	€ 739.46	€ 788.56	€ 837.67	€ 886.77
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Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00
Adult 2 - Qualified	€ 124.80	€ 124.80	€ 124.80	€ 124.80	€ 124.80
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20

Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31
BTSCFA	€ 7.69	€ 9.62	€ 11.54	€ 13.46	€ 15.38

Total Income	€ 562.00	€ 563.92	€ 565.85	€ 567.77	€ 569.69
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Adequacy Test	-€ 128.35	-€ 175.54	-€ 222.72	-€ 269.90	-€ 317.08
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2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

	First Child	Infant	Pre-School	Primary	Secondary	Infant	Infant	Infant	Infant	Infant	Pre-School	Primary	Secondary
	Second Child					Infant							
	Third Child												
	Fourth Child												
Food	€ 96.61	€ 89.61	€ 102.84	€ 115.18	€ 127.86	€ 120.87	€ 134.09	€ 146.43					
Clothing	€ 30.87	€ 19.21	€ 20.96	€ 26.71	€ 47.49	€ 35.82	€ 37.58	€ 43.32					
Personal Care	€ 25.71	€ 16.38	€ 17.69	€ 23.39	€ 36.44	€ 27.12	€ 28.42	€ 34.12					
Health	€ 13.46	€ 9.58	€ 9.52	€ 10.21	€ 20.05	€ 16.16	€ 16.10	€ 16.79					
Household Goods	€ 26.13	€ 18.32	€ 18.64	€ 19.31	€ 36.64	€ 28.84	€ 29.16	€ 29.83					
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36					
Communications	€ 14.21	€ 14.21	€ 14.21	€ 18.93	€ 14.21	€ 14.21	€ 14.21	€ 18.93					
Social Inclusion & Participator	€ 55.87	€ 58.18	€ 68.25	€ 79.30	€ 57.66	€ 59.96	€ 70.03	€ 81.08					
Education	€ 2.39	€ 2.39	€ 9.12	€ 17.68	€ 2.39	€ 2.39	€ 9.12	€ 17.68					
Transport	€ 57.69	€ 60.52	€ 60.52	€ 60.52	€ 57.69	€ 60.52	€ 60.52	€ 60.52					
Household Energy	€ 45.09	€ 43.64	€ 43.64	€ 43.64	€ 46.55	€ 45.09	€ 45.09	€ 45.09					
Personal Costs	€ 3.13	€ 3.08	€ 3.08	€ 3.08	€ 3.37	€ 3.32	€ 3.32	€ 3.32					
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -					
Insurance	€ 47.41	€ 47.41	€ 47.41	€ 47.41	€ 54.12	€ 54.12	€ 54.12	€ 54.12					
Savings & Contingencies	€ 23.20	€ 23.20	€ 23.20	€ 23.20	€ 28.21	€ 28.21	€ 28.21	€ 28.21					
Core Total	€ 448.13	€ 412.08	€ 445.43	€ 494.91	€ 539.02	€ 502.97	€ 536.32	€ 585.79					
Medical Card Deduction	-€ 52.22	-€ 52.28	-€ 52.28	-€ 52.65	-€ 61.23	-€ 61.30	-€ 61.30	-€ 61.67					
Social Housing	€ 40.00	€ 40.00	€ 40.00	€ 40.00	€ 45.00	€ 45.00	€ 45.00	€ 45.00					
SW Scenario Total	€ 435.91	€ 399.80	€ 433.15	€ 482.25	€ 522.79	€ 486.68	€ 520.02	€ 569.13					
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00					
Adult 2 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00					
Qualified Child Increase	€ 29.80	€ 29.80	€ 29.80	€ 29.80	€ 59.60	€ 59.60	€ 59.60	€ 59.60					
Child Benefit	€ 30.00	€ 30.00	€ 30.00	€ 30.00	€ 60.00	€ 60.00	€ 60.00	€ 60.00					
BTSCFA	€ -	€ -	€ 1.92	€ 3.85	€ -	€ -	€ 1.92	€ 3.85					
Total Income	€ 435.80	€ 435.80	€ 437.72	€ 439.65	€ 495.60	€ 495.60	€ 497.52	€ 499.45					
Adequacy Test	-€ 0.11	€ 36.00	€ 4.57	-€ 42.61	-€ 27.19	€ 8.92	-€ 22.50	-€ 69.68					

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

First Child Pre-School Pre-School Pre-School Primary Primary Secondary Infant Infant
 Second Child Pre-School Primary Secondary Primary Secondary Secondary Infant Infant
 Third Child Infant Pre-School
 Fourth Child

Food	€	113.87	€	127.10	€	139.44	€	140.32	€	152.66	€	165.00	€	159.12	€	152.12
Clothing	€	24.16	€	25.91	€	31.66	€	27.66	€	33.41	€	39.16	€	64.10	€	52.44
Personal Care	€	17.79	€	19.09	€	24.79	€	20.40	€	26.09	€	31.79	€	47.18	€	37.85
Health	€	12.27	€	12.22	€	12.90	€	12.16	€	12.85	€	13.53	€	26.63	€	22.74
Household Goods	€	21.04	€	21.36	€	22.03	€	21.68	€	22.35	€	23.01	€	46.93	€	39.12
Household Services	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36
Communications	€	14.21	€	14.21	€	18.93	€	14.21	€	18.93	€	23.66	€	14.21	€	14.21
Social Inclusion & Participator	€	62.26	€	72.34	€	83.39	€	82.41	€	93.46	€	104.51	€	59.44	€	61.74
Education	€	2.39	€	9.12	€	17.68	€	15.84	€	24.41	€	32.97	€	2.39	€	2.39
Transport	€	63.34	€	63.34	€	63.34	€	63.34	€	63.34	€	63.34	€	57.69	€	60.52
Household Energy	€	43.64	€	43.64	€	43.64	€	43.64	€	43.64	€	43.64	€	50.73	€	49.28
Personal Costs	€	3.27	€	3.27	€	3.27	€	3.27	€	3.27	€	3.27	€	3.61	€	3.57
Childcare	€	-	€	-	€	-	€	-	€	-	€	-	€	-	€	-
Insurance	€	54.12	€	54.12	€	54.12	€	54.12	€	54.12	€	54.12	€	60.82	€	60.82
Savings & Contingencies	€	28.21	€	28.21	€	28.21	€	28.21	€	28.21	€	28.21	€	33.21	€	33.21
Core Total	€	466.92	€	500.27	€	549.75	€	533.62	€	583.09	€	632.57	€	632.40	€	596.36
Medical Card Deduction	-€	61.36	-€	61.36	-€	61.73	-€	61.36	-€	61.73	-€	62.10	-€	70.25	-€	70.31
Social Housing	€	45.00	€	45.00	€	45.00	€	45.00	€	45.00	€	45.00	€	50.00	€	50.00
SW Scenario Total	€	450.57	€	483.91	€	533.02	€	517.26	€	566.37	€	615.47	€	612.16	€	576.05
Adult 1 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
Adult 2 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
Qualified Child Increase	€	59.60	€	59.60	€	59.60	€	59.60	€	59.60	€	59.60	€	89.40	€	89.40
Child Benefit	€	60.00	€	60.00	€	60.00	€	60.00	€	60.00	€	60.00	€	90.00	€	90.00
BTSCFA	€	-	€	1.92	€	3.85	€	3.85	€	5.77	€	7.69	€	-	€	-
Total Income	€	495.60	€	497.52	€	499.45	€	499.45	€	501.37	€	503.29	€	555.40	€	555.40
Adequacy Test	€	45.03	€	13.61	-€	33.57	-€	17.81	-€	65.00	-€	112.18	-€	56.76	-€	20.65

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Infant	Pre-School	Pre-School	Pre-School	Primary	Primary	Primary	Primary	Primary	Secondary	Secondary
	Third Child	Secondary	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary	Secondary
	Fourth Child											
Food	€ 165.35	€ 177.69	€ 145.12	€ 158.35	€ 170.69	€ 171.58	€ 183.91	€ 196.25				
Clothing	€ 54.19	€ 59.94	€ 40.77	€ 42.52	€ 48.27	€ 44.28	€ 50.02	€ 55.77				
Personal Care	€ 39.15	€ 44.85	€ 28.52	€ 29.83	€ 35.52	€ 31.13	€ 36.83	€ 42.53				
Health	€ 22.68	€ 23.37	€ 18.86	€ 18.80	€ 19.49	€ 18.74	€ 19.43	€ 20.12				
Household Goods	€ 39.45	€ 40.11	€ 31.32	€ 31.64	€ 32.31	€ 31.97	€ 32.63	€ 33.29				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 14.21	€ 18.93	€ 14.21	€ 14.21	€ 18.93	€ 14.21	€ 18.93	€ 23.66				
Social Inclusion & Participator	€ 71.82	€ 82.87	€ 64.04	€ 74.12	€ 85.17	€ 84.20	€ 95.25	€ 106.30				
Education	€ 9.12	€ 17.68	€ 2.39	€ 9.12	€ 17.68	€ 15.84	€ 24.41	€ 32.97				
Transport	€ 60.52	€ 60.52	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 63.34				
Household Energy	€ 49.28	€ 49.28	€ 47.82	€ 47.82	€ 47.82	€ 47.82	€ 47.82	€ 47.82				
Personal Costs	€ 3.57	€ 3.57	€ 3.52	€ 3.52	€ 3.52	€ 3.52	€ 3.52	€ 3.52				
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -				
Insurance	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82	€ 60.82				
Savings & Contingencies	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21	€ 33.21				
Core Total	€ 629.70	€ 679.18	€ 560.31	€ 593.65	€ 643.13	€ 627.00	€ 676.48	€ 725.95				
Medical Card Deduction	-€ 70.31	-€ 70.68	-€ 70.37	-€ 70.37	-€ 70.74	-€ 70.37	-€ 70.74	-€ 71.11				
Social Housing	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00	€ 50.00				
SW Scenario Total	€ 609.39	€ 658.50	€ 539.94	€ 573.28	€ 622.39	€ 606.63	€ 655.74	€ 704.84				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Adult 2 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Qualified Child Increase	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40				
Child Benefit	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00				
BTSCFA	€ 1.92	€ 3.85	€ -	€ 1.92	€ 3.85	€ 3.85	€ 5.77	€ 7.69				
Total Income	€ 557.32	€ 559.25	€ 555.40	€ 557.32	€ 559.25	€ 559.25	€ 561.17	€ 563.09				
Adequacy Test	-€ 52.07	-€ 99.25	€ 15.46	-€ 15.96	-€ 63.14	-€ 47.39	-€ 94.57	-€ 141.75				

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

First Child Pre-School Pre-School Pre-School Pre-School Pre-School Pre-School Primary Primary
 Second Child Pre-School Pre-School Pre-School Primary Primary Secondary Primary Primary
 Third Child Pre-School Primary Secondary Primary Secondary Secondary Primary Secondary

Fourth Child

Food	€	138.13	€	151.35	€	163.69	€	164.58	€	176.92	€	189.26	€	177.80	€	190.14
Clothing	€	29.11	€	30.86	€	36.61	€	32.61	€	38.36	€	44.11	€	34.36	€	40.11
Personal Care	€	19.20	€	20.50	€	26.20	€	21.80	€	27.50	€	33.20	€	23.10	€	28.80
Health	€	14.97	€	14.91	€	15.60	€	14.85	€	15.54	€	16.23	€	14.79	€	15.48
Household Goods	€	23.52	€	23.84	€	24.51	€	24.16	€	24.83	€	25.49	€	24.48	€	25.15
Household Services	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36
Communications	€	14.21	€	14.21	€	18.93	€	14.21	€	18.93	€	23.66	€	14.21	€	18.93
Social Inclusion & Participator	€	66.34	€	76.42	€	87.47	€	86.50	€	97.55	€	108.60	€	96.57	€	107.62
Education	€	2.39	€	9.12	€	17.68	€	15.84	€	24.41	€	32.97	€	22.57	€	31.14
Transport	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17	€	66.17
Household Energy	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37	€	46.37
Personal Costs	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47	€	3.47
Childcare	€	-	€	-	€	-	€	-	€	-	€	-	€	-	€	-
Insurance	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82	€	60.82
Savings & Contingencies	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21	€	33.21

Core Total	€	524.26	€	557.61	€	607.08	€	590.95	€	640.43	€	689.90	€	624.30	€	673.78
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Medical Card Deduction	-€	70.43	-€	70.43	-€	70.80	-€	70.43	-€	70.80	-€	71.17	-€	70.43	-€	70.80
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Social Housing	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00	€	50.00
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SW Scenario Total	€	503.83	€	537.17	€	586.28	€	570.52	€	619.63	€	668.73	€	603.87	€	652.97
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Adult 1 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
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Adult 2 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
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Qualified Child Increase	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40	€	89.40
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Child Benefit	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00	€	90.00
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BTSCFA	€	-	€	1.92	€	3.85	€	3.85	€	5.77	€	7.69	€	5.77	€	7.69
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Total Income	€	555.40	€	557.32	€	559.25	€	559.25	€	561.17	€	563.09	€	561.17	€	563.09
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Adequacy Test	€	51.57	€	20.15	-€	27.03	-€	11.28	-€	58.46	-€	105.64	-€	42.70	-€	89.88
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2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

	First Child	Primary	Secondary	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant				
	Second Child	Secondary	Secondary	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant				
	Third Child	Secondary	Secondary	Infant	Infant	Infant	Infant	Infant	Pre-School	Pre-School	Pre-School	Pre-School				
	Fourth Child			Infant	Pre-School	Primary	Secondary	Pre-School	Primary	Primary	Primary	Primary				
Food	€	202.48	€	214.82	€	190.37	€	183.37	€	196.60	€	208.94	€	176.38	€	189.60
Clothing	€	45.86	€	51.60	€	80.71	€	69.05	€	70.80	€	76.55	€	57.39	€	59.14
Personal Care	€	34.50	€	40.20	€	57.91	€	48.58	€	49.89	€	55.58	€	39.26	€	40.56
Health	€	16.17	€	16.86	€	33.21	€	29.32	€	29.27	€	29.95	€	25.44	€	25.38
Household Goods	€	25.81	€	26.47	€	57.08	€	49.28	€	49.60	€	50.27	€	41.48	€	41.80
Household Services	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36	€	6.36
Communications	€	23.66	€	28.38	€	14.21	€	14.21	€	14.21	€	18.93	€	14.21	€	14.21
Social Inclusion & Participator	€	118.67	€	129.72	€	61.22	€	63.52	€	73.60	€	84.65	€	65.83	€	75.90
Education	€	39.70	€	48.26	€	2.39	€	2.39	€	9.12	€	17.68	€	2.39	€	9.12
Transport	€	66.17	€	66.17	€	57.69	€	60.52	€	60.52	€	60.52	€	63.34	€	63.34
Household Energy	€	46.37	€	46.37	€	54.92	€	53.47	€	53.47	€	53.47	€	52.01	€	52.01
Personal Costs	€	3.47	€	3.47	€	3.86	€	3.81	€	3.81	€	3.81	€	3.76	€	3.76
Childcare	€	-	€	-	€	-	€	-	€	-	€	-	€	-	€	-
Insurance	€	60.82	€	60.82	€	67.52	€	67.52	€	67.52	€	67.52	€	67.52	€	67.52
Savings & Contingencies	€	33.21	€	33.21	€	38.22	€	38.22	€	38.22	€	38.22	€	38.22	€	38.22
Core Total	€	723.25	€	772.73	€	725.66	€	689.61	€	722.96	€	772.44	€	653.57	€	686.91
Medical Card Deduction	-€	71.17	-€	71.54	-€	79.26	-€	79.32	-€	79.32	-€	79.69	-€	79.38	-€	79.38
Social Housing	€	50.00	€	50.00	€	55.00	€	55.00	€	55.00	€	55.00	€	55.00	€	55.00
SW Scenario Total	€	702.08	€	751.19	€	701.40	€	665.29	€	698.64	€	747.75	€	629.18	€	662.53
Adult 1 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
Adult 2 - Personal Rate	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00	€	188.00
Qualified Child Increase	€	89.40	€	89.40	€	119.20	€	119.20	€	119.20	€	119.20	€	119.20	€	119.20
Child Benefit	€	90.00	€	90.00	€	122.31	€	122.31	€	122.31	€	122.31	€	122.31	€	122.31
BTSCFA	€	9.62	€	11.54	€	-	€	-	€	1.92	€	3.85	€	-	€	1.92
Total Income	€	565.02	€	566.94	€	617.51	€	617.51	€	619.43	€	621.35	€	617.51	€	619.43
Adequacy Test	-€	137.06	-€	184.25	-€	83.90	-€	47.79	-€	79.21	-€	126.39	-€	11.68	-€	43.10

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Infant	Infant	Infant	Infant	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School
	Third Child	Primary	Primary	Primary	Secondary	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Primary
	Fourth Child	Primary	Secondary	Secondary	Secondary	Pre-School	Primary	Secondary	Secondary	Primary	Secondary	Primary
Food	€ 201.94	€ 202.83	€ 215.17	€ 227.51	€ 169.38	€ 182.61	€ 194.95	€ 195.83				
Clothing	€ 64.88	€ 60.89	€ 66.64	€ 72.38	€ 45.72	€ 47.47	€ 53.22	€ 49.23				
Personal Care	€ 46.26	€ 41.86	€ 47.56	€ 53.26	€ 29.93	€ 31.23	€ 36.93	€ 32.53				
Health	€ 26.07	€ 25.32	€ 26.01	€ 26.70	€ 21.55	€ 21.49	€ 22.18	€ 21.43				
Household Goods	€ 42.46	€ 42.12	€ 42.79	€ 43.45	€ 33.68	€ 34.00	€ 34.66	€ 34.32				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 18.93	€ 14.21	€ 18.93	€ 23.66	€ 14.21	€ 14.21	€ 18.93	€ 14.21				
Social Inclusion & Participator	€ 86.95	€ 85.98	€ 97.03	€ 108.08	€ 68.13	€ 78.20	€ 89.25	€ 88.28				
Education	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 2.39	€ 9.12	€ 17.68	€ 15.84				
Transport	€ 63.34	€ 63.34	€ 63.34	€ 63.34	€ 66.17	€ 66.17	€ 66.17	€ 66.17				
Household Energy	€ 52.01	€ 52.01	€ 52.01	€ 52.01	€ 50.56	€ 50.56	€ 50.56	€ 50.56				
Personal Costs	€ 3.76	€ 3.76	€ 3.76	€ 3.76	€ 3.71	€ 3.71	€ 3.71	€ 3.71				
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -				
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52				
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22				
Core Total	€ 736.39	€ 720.26	€ 769.74	€ 819.21	€ 617.52	€ 650.86	€ 700.34	€ 684.21				
Medical Card Deduction	-€ 79.75	-€ 79.38	-€ 79.75	-€ 80.12	-€ 79.44	-€ 79.44	-€ 79.81	-€ 79.44				
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00				
SW Scenario Total	€ 711.64	€ 695.88	€ 744.98	€ 794.09	€ 593.07	€ 626.42	€ 675.53	€ 659.77				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Adult 2 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20				
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31				
BTSCFA	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ -	€ 1.92	€ 3.85	€ 3.85				
Total Income	€ 621.35	€ 621.35	€ 623.28	€ 625.20	€ 617.51	€ 619.43	€ 621.35	€ 621.35				
Adequacy Test	-€ 90.28	-€ 74.52	-€ 121.71	-€ 168.89	€ 24.43	-€ 6.99	-€ 54.17	-€ 38.41				

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Pre-School	Pre-School
	Infant	Pre-School	Primary	Primary	Primary	Secondary	Secondary	Pre-School	Pre-School
	Primary	Secondary	Primary	Primary	Secondary	Secondary	Secondary	Pre-School	Pre-School
	Secondary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Pre-School	Primary
Food	€ 208.17	€ 220.51	€ 209.06	€ 221.40	€ 233.74	€ 246.08	€ 162.39	€ 175.61	
Clothing	€ 54.97	€ 60.72	€ 50.98	€ 56.72	€ 62.47	€ 68.22	€ 34.06	€ 35.81	
Personal Care	€ 38.23	€ 43.93	€ 33.84	€ 39.54	€ 45.23	€ 50.93	€ 20.60	€ 21.91	
Health	€ 22.12	€ 22.81	€ 21.38	€ 22.06	€ 22.75	€ 23.44	€ 17.67	€ 17.61	
Household Goods	€ 34.98	€ 35.65	€ 34.64	€ 35.31	€ 35.97	€ 36.63	€ 25.88	€ 26.20	
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	
Communications	€ 18.93	€ 23.66	€ 14.21	€ 18.93	€ 23.66	€ 28.38	€ 14.21	€ 14.21	
Social Inclusion & Participator	€ 99.33	€ 110.38	€ 98.36	€ 109.41	€ 120.46	€ 131.51	€ 70.43	€ 80.51	
Education	€ 24.41	€ 32.97	€ 22.57	€ 31.14	€ 39.70	€ 48.26	€ 2.39	€ 9.12	
Transport	€ 66.17	€ 66.17	€ 66.17	€ 66.17	€ 66.17	€ 66.17	€ 69.00	€ 69.00	
Household Energy	€ 50.56	€ 50.56	€ 50.56	€ 50.56	€ 50.56	€ 50.56	€ 49.10	€ 49.10	
Personal Costs	€ 3.71	€ 3.71	€ 3.71	€ 3.71	€ 3.71	€ 3.71	€ 3.67	€ 3.67	
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -	
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	
Core Total	€ 733.69	€ 783.16	€ 717.56	€ 767.03	€ 816.51	€ 865.98	€ 581.47	€ 614.82	
Medical Card Deduction	-€ 79.81	-€ 80.18	-€ 79.44	-€ 79.81	-€ 80.18	-€ 80.55	-€ 79.51	-€ 79.51	
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	
SW Scenario Total	€ 708.87	€ 757.98	€ 693.12	€ 742.22	€ 791.33	€ 840.43	€ 556.96	€ 590.31	
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Adult 2 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	
BTSCFA	€ 5.77	€ 7.69	€ 5.77	€ 7.69	€ 9.62	€ 11.54	€ -	€ 1.92	
Total Income	€ 623.28	€ 625.20	€ 623.28	€ 625.20	€ 627.12	€ 629.05	€ 617.51	€ 619.43	
Adequacy Test	-€ 85.60	-€ 132.78	-€ 69.84	-€ 117.02	-€ 164.20	-€ 211.39	€ 60.54	€ 29.12	

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

	First Child	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School
	Second Child	Pre-School	Pre-School	Pre-School	Pre-School	Primary	Primary	Primary	Primary	Primary	Secondary	Secondary
	Third Child	Pre-School	Primary	Primary	Secondary	Primary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary
	Fourth Child	Secondary	Primary	Secondary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary	Secondary
Food	€ 187.95	€ 188.84	€ 201.18	€ 213.52	€ 202.06	€ 214.40	€ 226.74	€ 239.08				
Clothing	€ 41.56	€ 37.56	€ 43.31	€ 49.06	€ 39.31	€ 45.06	€ 50.81	€ 56.55				
Personal Care	€ 27.60	€ 23.21	€ 28.91	€ 34.61	€ 24.51	€ 30.21	€ 35.91	€ 41.61				
Health	€ 18.30	€ 17.55	€ 18.24	€ 18.92	€ 17.49	€ 18.18	€ 18.87	€ 19.55				
Household Goods	€ 26.86	€ 26.52	€ 27.18	€ 27.85	€ 26.84	€ 27.50	€ 28.17	€ 28.83				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 18.93	€ 14.21	€ 18.93	€ 23.66	€ 14.21	€ 18.93	€ 23.66	€ 28.38				
Social Inclusion & Participator	€ 91.56	€ 90.58	€ 101.63	€ 112.68	€ 100.66	€ 111.71	€ 122.76	€ 133.81				
Education	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 22.57	€ 31.14	€ 39.70	€ 48.26				
Transport	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00				
Household Energy	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10				
Personal Costs	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67				
Childcare	€ -	€ -	€ -	€ -	€ -	€ -	€ -	€ -				
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52				
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22				
Core Total	€ 664.29	€ 648.16	€ 697.64	€ 747.11	€ 681.51	€ 730.99	€ 780.46	€ 829.94				
Medical Card Deduction	-€ 79.88	-€ 79.51	-€ 79.88	-€ 80.24	-€ 79.51	-€ 79.88	-€ 80.24	-€ 80.61				
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00				
SW Scenario Total	€ 639.42	€ 623.66	€ 672.76	€ 721.87	€ 657.01	€ 706.11	€ 755.22	€ 804.32				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Adult 2 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20				
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31				
BTSCFA	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ 5.77	€ 7.69	€ 9.62	€ 11.54				
Total Income	€ 621.35	€ 621.35	€ 623.28	€ 625.20	€ 623.28	€ 625.20	€ 627.12	€ 629.05				
Adequacy Test	-€ 18.06	-€ 2.30	-€ 49.49	-€ 96.67	-€ 33.73	-€ 80.91	-€ 128.09	-€ 175.28				

2013

TWO PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 2 Jobseekers + Children, Social Housing

First Child	Primary	Primary	Primary	Primary	Secondary
Second Child	Primary	Primary	Primary	Secondary	Secondary
Third Child	Primary	Primary	Secondary	Secondary	Secondary
Fourth Child	Primary	Secondary	Secondary	Secondary	Secondary

Food	€ 215.29	€ 227.63	€ 239.97	€ 252.31	€ 264.65
Clothing	€ 41.06	€ 46.81	€ 52.56	€ 58.30	€ 64.05
Personal Care	€ 25.81	€ 31.51	€ 37.21	€ 42.91	€ 48.61
Health	€ 17.43	€ 18.12	€ 18.81	€ 19.50	€ 20.18
Household Goods	€ 27.16	€ 27.83	€ 28.49	€ 29.15	€ 29.81
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36
Communications	€ 14.21	€ 18.93	€ 23.66	€ 28.38	€ 33.11
Social Inclusion & Participator	€ 110.74	€ 121.79	€ 132.84	€ 143.89	€ 154.94
Education	€ 29.30	€ 37.87	€ 46.43	€ 54.99	€ 63.56
Transport	€ 69.00	€ 69.00	€ 69.00	€ 69.00	€ 69.00
Household Energy	€ 49.10	€ 49.10	€ 49.10	€ 49.10	€ 49.10
Personal Costs	€ 3.67	€ 3.67	€ 3.67	€ 3.67	€ 3.67
Childcare	€ -	€ -	€ -	€ -	€ -
Insurance	€ 67.52	€ 67.52	€ 67.52	€ 67.52	€ 67.52
Savings & Contingencies	€ 38.22	€ 38.22	€ 38.22	€ 38.22	€ 38.22
Core Total	€ 714.86	€ 764.33	€ 813.81	€ 863.28	€ 912.76

Medical Card Deduction	-€ 79.51	-€ 79.88	-€ 80.24	-€ 80.61	-€ 80.98
Social Housing	€ 55.00	€ 55.00	€ 55.00	€ 55.00	€ 55.00

SW Scenario Total	€ 690.35	€ 739.46	€ 788.56	€ 837.67	€ 886.77
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Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00
Adult 2 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20

Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31
BTSCFA	€ 7.69	€ 9.62	€ 11.54	€ 13.46	€ 15.38

Total Income	€ 625.20	€ 627.12	€ 629.05	€ 630.97	€ 632.89
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Adequacy Test	-€ 65.15	-€ 112.34	-€ 159.52	-€ 206.70	-€ 253.88
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2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Infant	Pre-School	Primary	Secondary	Infant	Infant	Infant	Infant
	Second Child					Infant	Pre-School	Primary	Secondary
	Third Child								
	Fourth Child								
Food	€ 67.20	€ 60.20	€ 73.43	€ 85.77	€ 98.45	€ 91.45	€ 104.68	€ 117.02	
Clothing	€ 24.65	€ 12.99	€ 14.74	€ 20.49	€ 41.27	€ 29.60	€ 31.35	€ 37.10	
Personal Care	€ 17.98	€ 8.65	€ 9.95	€ 15.65	€ 28.71	€ 19.38	€ 20.69	€ 26.39	
Health	€ 11.18	€ 7.30	€ 7.24	€ 7.93	€ 17.76	€ 13.88	€ 13.82	€ 14.51	
Household Goods	€ 24.91	€ 17.11	€ 17.43	€ 18.09	€ 35.43	€ 27.63	€ 27.95	€ 28.61	
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	
Communications	€ 9.48	€ 9.48	€ 9.48	€ 14.20	€ 9.48	€ 9.48	€ 9.48	€ 14.20	
Social Inclusion & Participator	€ 33.51	€ 35.81	€ 45.89	€ 56.94	€ 35.29	€ 37.59	€ 47.67	€ 58.72	
Education	€ 2.39	€ 2.39	€ 9.12	€ 17.68	€ 2.39	€ 2.39	€ 9.12	€ 17.68	
Transport	€ 28.85	€ 31.67	€ 31.67	€ 31.67	€ 28.85	€ 31.67	€ 31.67	€ 31.67	
Household Energy	€ 44.83	€ 43.38	€ 43.38	€ 43.38	€ 46.29	€ 44.83	€ 44.83	€ 44.83	
Personal Costs	€ 2.91	€ 2.86	€ 2.86	€ 2.86	€ 3.15	€ 3.10	€ 3.10	€ 3.10	
Childcare	€ 208.69	€ 178.75	€ 52.57	€ -	€ 417.38	€ 387.44	€ 261.26	€ 208.69	
Insurance	€ 28.99	€ 28.99	€ 28.99	€ 28.99	€ 35.69	€ 35.69	€ 35.69	€ 35.69	
Savings & Contingencies	€ 18.75	€ 18.75	€ 18.75	€ 18.75	€ 23.76	€ 23.76	€ 23.76	€ 23.76	
Total	€ 530.66	€ 464.67	€ 371.84	€ 368.75	€ 830.24	€ 764.25	€ 671.42	€ 668.32	
Medical Card	€ 52.22	€ 52.28	€ 52.28	€ 52.65	€ 61.23	€ 61.30	€ 61.30	€ 61.67	
Housing	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 30.00	€ 30.00	€ 30.00	€ 30.00	
Total	€ 503.44	€ 437.39	€ 344.56	€ 341.09	€ 799.00	€ 732.95	€ 640.12	€ 636.66	
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Qualified Child Increase	€ 29.80	€ 29.80	€ 29.80	€ 29.80	€ 59.60	€ 59.60	€ 59.60	€ 59.60	
Child Benefit	€ 30.00	€ 30.00	€ 30.00	€ 30.00	€ 60.00	€ 60.00	€ 60.00	€ 60.00	
BTSCFA	€ -	€ -	€ 1.92	€ 3.85	€ -	€ -	€ 1.92	€ 3.85	
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	
Total Income	€ 257.80	€ 257.80	€ 259.72	€ 261.65	€ 317.60	€ 317.60	€ 319.52	€ 321.45	
Adequacy Test	-€ 245.64	-€ 179.59	-€ 84.84	-€ 79.45	-€ 481.40	-€ 415.35	-€ 320.60	-€ 315.21	

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Pre-School	Pre-School	Pre-School	Primary	Primary	Secondary	Infant	Infant
	Second Child	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Infant	Infant
	Third Child							Infant	Pre-School
	Fourth Child								
Food	€ 84.46	€ 97.68	€ 110.02	€ 110.91	€ 123.25	€ 135.59	€ 129.70	€ 122.71	
Clothing	€ 17.94	€ 19.69	€ 25.44	€ 21.44	€ 27.19	€ 32.93	€ 57.88	€ 46.22	
Personal Care	€ 10.06	€ 11.36	€ 17.06	€ 12.66	€ 18.36	€ 24.06	€ 39.44	€ 30.12	
Health	€ 9.99	€ 9.93	€ 10.62	€ 9.88	€ 10.56	€ 11.25	€ 24.35	€ 20.46	
Household Goods	€ 19.83	€ 20.15	€ 20.81	€ 20.47	€ 21.13	€ 21.80	€ 45.71	€ 37.91	
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	
Communications	€ 9.48	€ 9.48	€ 14.20	€ 9.48	€ 14.20	€ 18.93	€ 9.48	€ 9.48	
Social Inclusion & Participator	€ 39.89	€ 49.97	€ 61.02	€ 60.05	€ 71.10	€ 82.15	€ 37.07	€ 39.37	
Education	€ 2.39	€ 9.12	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 2.39	€ 2.39	
Transport	€ 34.50	€ 34.50	€ 34.50	€ 34.50	€ 34.50	€ 34.50	€ 28.85	€ 31.67	
Household Energy	€ 43.38	€ 43.38	€ 43.38	€ 43.38	€ 43.38	€ 43.38	€ 50.47	€ 49.02	
Personal Costs	€ 3.06	€ 3.06	€ 3.06	€ 3.06	€ 3.06	€ 3.06	€ 3.39	€ 3.35	
Childcare	€ 357.49	€ 231.32	€ 178.75	€ 105.14	€ 52.57	€ -	€ 626.07	€ 596.13	
Insurance	€ 35.69	€ 35.69	€ 35.69	€ 35.69	€ 35.69	€ 35.69	€ 42.39	€ 42.39	
Savings & Contingencies	€ 23.76	€ 23.76	€ 23.76	€ 23.76	€ 23.76	€ 23.76	€ 28.76	€ 28.76	
Total	€ 698.25	€ 605.43	€ 602.33	€ 512.60	€ 509.50	€ 506.41	€ 1,132.31	€ 1,066.32	
Medical Card	€ 61.36	€ 61.36	€ 61.73	€ 61.36	€ 61.73	€ 62.10	€ 70.25	€ 70.31	
Housing	€ 30.00	€ 30.00	€ 30.00	€ 30.00	€ 30.00	€ 30.00	€ 35.00	€ 35.00	
Total	€ 666.90	€ 574.07	€ 570.60	€ 481.24	€ 477.78	€ 474.31	€ 1,097.07	€ 1,031.01	
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Qualified Child Increase	€ 59.60	€ 59.60	€ 59.60	€ 59.60	€ 59.60	€ 59.60	€ 89.40	€ 89.40	
Child Benefit	€ 60.00	€ 60.00	€ 60.00	€ 60.00	€ 60.00	€ 60.00	€ 90.00	€ 90.00	
BTSCFA	€ -	€ 1.92	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ -	€ -	
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	
Total Income	€ 317.60	€ 319.52	€ 321.45	€ 321.45	€ 323.37	€ 325.29	€ 377.40	€ 377.40	
Adequacy Test	-€ 349.30	-€ 254.55	-€ 249.16	-€ 159.80	-€ 154.41	-€ 149.02	-€ 719.67	-€ 653.61	

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Infant	Infant	Pre-School	Pre-School	Pre-School	Primary	Primary	Primary	Primary	Secondary	Secondary
	Third Child	Primary	Secondary	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary
	Fourth Child											
Food	€ 135.93	€ 148.27	€ 115.71	€ 128.94	€ 141.28	€ 142.16	€ 154.50	€ 166.84				
Clothing	€ 47.97	€ 53.71	€ 34.55	€ 36.30	€ 42.05	€ 38.05	€ 43.80	€ 49.55				
Personal Care	€ 31.42	€ 37.12	€ 20.79	€ 22.09	€ 27.79	€ 23.40	€ 29.10	€ 34.79				
Health	€ 20.40	€ 21.09	€ 16.57	€ 16.52	€ 17.20	€ 16.46	€ 17.15	€ 17.83				
Household Goods	€ 38.23	€ 38.90	€ 30.11	€ 30.43	€ 31.09	€ 30.75	€ 31.42	€ 32.08				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 9.48	€ 14.20	€ 9.48	€ 9.48	€ 14.20	€ 9.48	€ 14.20	€ 18.93				
Social Inclusion & Participator	€ 49.45	€ 60.50	€ 41.68	€ 51.75	€ 62.80	€ 61.83	€ 72.88	€ 83.93				
Education	€ 9.12	€ 17.68	€ 2.39	€ 9.12	€ 17.68	€ 15.84	€ 24.41	€ 32.97				
Transport	€ 31.67	€ 31.67	€ 34.50	€ 34.50	€ 34.50	€ 34.50	€ 34.50	€ 34.50				
Household Energy	€ 49.02	€ 49.02	€ 47.56	€ 47.56	€ 47.56	€ 47.56	€ 47.56	€ 47.56				
Personal Costs	€ 3.35	€ 3.35	€ 3.30	€ 3.30	€ 3.30	€ 3.30	€ 3.30	€ 3.30				
Childcare	€ 469.95	€ 417.38	€ 566.18	€ 440.01	€ 387.44	€ 313.83	€ 261.26	€ 208.69				
Insurance	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39				
Savings & Contingencies	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76				
Total	€ 973.49	€ 970.40	€ 1,000.33	€ 907.50	€ 904.40	€ 814.68	€ 811.58	€ 808.48				
Medical Card	€ 70.31	€ 70.68	€ 70.37	€ 70.37	€ 70.74	€ 70.37	€ 70.74	€ 71.11				
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00				
Total	€ 938.19	€ 934.72	€ 964.96	€ 872.13	€ 868.66	€ 779.31	€ 775.84	€ 772.37				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Qualified Child Increase	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40				
Child Benefit	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00				
BTSCFA	€ 1.92	€ 3.85	€ -	€ 1.92	€ 3.85	€ 3.85	€ 5.77	€ 7.69				
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00				
Total Income	€ 379.32	€ 381.25	€ 377.40	€ 379.32	€ 381.25	€ 381.25	€ 383.17	€ 385.09				
Adequacy Test	-€ 558.86	-€ 553.47	-€ 587.56	-€ 492.81	-€ 487.42	-€ 398.06	-€ 392.67	-€ 387.28				

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

First Child	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Primary	Primary
Second Child	Pre-School	Pre-School	Pre-School	Primary	Primary	Secondary	Primary	Primary	Primary
Third Child	Pre-School	Primary	Secondary	Primary	Secondary	Secondary	Primary	Secondary	Secondary
Fourth Child									

Food	€ 108.71	€ 121.94	€ 134.28	€ 135.17	€ 147.51	€ 159.85	€ 148.39	€ 160.73
Clothing	€ 22.89	€ 24.64	€ 30.39	€ 26.39	€ 32.14	€ 37.88	€ 28.14	€ 33.89
Personal Care	€ 11.46	€ 12.77	€ 18.47	€ 14.07	€ 19.77	€ 25.47	€ 15.37	€ 21.07
Health	€ 12.69	€ 12.63	€ 13.32	€ 12.57	€ 13.26	€ 13.95	€ 12.51	€ 13.20
Household Goods	€ 22.31	€ 22.63	€ 23.29	€ 22.95	€ 23.61	€ 24.28	€ 23.27	€ 23.93
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36
Communications	€ 9.48	€ 9.48	€ 14.20	€ 9.48	€ 14.20	€ 18.93	€ 9.48	€ 14.20
Social Inclusion & Participator	€ 43.98	€ 54.05	€ 65.10	€ 64.13	€ 75.18	€ 86.23	€ 74.21	€ 85.26
Education	€ 2.39	€ 9.12	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 22.57	€ 31.14
Transport	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 37.32
Household Energy	€ 46.11	€ 46.11	€ 46.11	€ 46.11	€ 46.11	€ 46.11	€ 46.11	€ 46.11
Personal Costs	€ 3.25	€ 3.25	€ 3.25	€ 3.25	€ 3.25	€ 3.25	€ 3.25	€ 3.25
Childcare	€ 536.24	€ 410.07	€ 357.49	€ 283.89	€ 231.32	€ 178.75	€ 157.72	€ 105.14
Insurance	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39	€ 42.39
Savings & Contingencies	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76	€ 28.76

Total	€ 934.34	€ 841.51	€ 838.41	€ 748.68	€ 745.59	€ 742.49	€ 655.86	€ 652.76
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Medical Card	€ 70.43	€ 70.43	€ 70.80	€ 70.43	€ 70.80	€ 71.17	€ 70.43	€ 70.80
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00

Total	€ 898.90	€ 806.08	€ 802.61	€ 713.25	€ 709.78	€ 706.32	€ 620.43	€ 616.96
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Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00
Qualified Child Increase	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40	€ 89.40

Child Benefit	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00	€ 90.00
BTSCFA	€ -	€ 1.92	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ 5.77	€ 7.69
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00

Total Income	€ 377.40	€ 379.32	€ 381.25	€ 381.25	€ 383.17	€ 385.09	€ 383.17	€ 385.09
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Adequacy Test	-€ 521.50	-€ 426.76	-€ 421.36	-€ 332.01	-€ 326.62	-€ 321.23	-€ 237.26	-€ 231.87
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2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Primary	Secondary	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Secondary	Secondary	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Third Child	Secondary	Secondary	Infant	Infant	Infant	Infant	Infant	Pre-School	Pre-School	Pre-School
	Fourth Child			Infant	Pre-School	Primary	Secondary	Pre-School	Primary	Primary	Primary
Food	€ 173.07	€ 185.41	€ 160.96	€ 153.96	€ 167.19	€ 179.53	€ 146.96	€ 160.19			
Clothing	€ 39.63	€ 45.38	€ 74.49	€ 62.83	€ 64.58	€ 70.33	€ 51.16	€ 52.92			
Personal Care	€ 26.77	€ 32.47	€ 50.18	€ 40.85	€ 42.15	€ 47.85	€ 31.52	€ 32.83			
Health	€ 13.89	€ 14.58	€ 30.93	€ 27.04	€ 26.98	€ 27.67	€ 23.16	€ 23.10			
Household Goods	€ 24.60	€ 25.26	€ 55.87	€ 48.07	€ 48.39	€ 49.05	€ 40.27	€ 40.59			
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36			
Communications	€ 18.93	€ 23.65	€ 9.48	€ 9.48	€ 9.48	€ 14.20	€ 9.48	€ 9.48			
Social Inclusion & Participator	€ 96.31	€ 107.36	€ 38.85	€ 41.16	€ 51.23	€ 62.28	€ 43.46	€ 53.54			
Education	€ 39.70	€ 48.26	€ 2.39	€ 2.39	€ 9.12	€ 17.68	€ 2.39	€ 9.12			
Transport	€ 37.32	€ 37.32	€ 28.85	€ 31.67	€ 31.67	€ 31.67	€ 34.50	€ 34.50			
Household Energy	€ 46.11	€ 46.11	€ 54.66	€ 53.21	€ 53.21	€ 53.21	€ 51.75	€ 51.75			
Personal Costs	€ 3.25	€ 3.25	€ 3.64	€ 3.59	€ 3.59	€ 3.59	€ 3.54	€ 3.54			
Childcare	€ 52.57	€ -	€ 834.76	€ 804.82	€ 678.64	€ 626.07	€ 774.87	€ 648.70			
Insurance	€ 42.39	€ 42.39	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09			
Savings & Contingencies	€ 28.76	€ 28.76	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77			
Total	€ 649.66	€ 646.56	€ 1,434.26	€ 1,368.27	€ 1,275.44	€ 1,272.35	€ 1,302.28	€ 1,209.45			
Medical Card	€ 71.17	€ 71.54	€ 79.26	€ 79.32	€ 79.32	€ 79.69	€ 79.38	€ 79.38			
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00			
Total	€ 613.49	€ 610.02	€ 1,390.00	€ 1,323.95	€ 1,231.12	€ 1,227.65	€ 1,257.89	€ 1,165.07			
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00			
Qualified Child Increase	€ 89.40	€ 89.40	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20			
Child Benefit	€ 90.00	€ 90.00	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31			
BTSCFA	€ 9.62	€ 11.54	€ -	€ -	€ 1.92	€ 3.85	€ -	€ 1.92			
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00			
Total Income	€ 387.02	€ 388.94	€ 439.51	€ 439.51	€ 441.43	€ 443.35	€ 439.51	€ 441.43			
Adequacy Test	-€ 226.48	-€ 221.09	-€ 950.49	-€ 884.44	-€ 789.69	-€ 784.30	-€ 818.39	-€ 723.64			

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant	Infant
	Second Child	Infant	Infant	Infant	Infant	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School
	Third Child	Primary	Primary	Secondary	Secondary	Pre-School	Pre-School	Pre-School	Pre-School	Primary	Primary
	Fourth Child	Primary	Secondary	Secondary	Secondary	Pre-School	Primary	Secondary	Secondary	Primary	Primary
Food	€ 172.53	€ 173.42	€ 185.75	€ 198.09	€ 139.97	€ 153.19	€ 165.53	€ 166.42			
Clothing	€ 58.66	€ 54.67	€ 60.41	€ 66.16	€ 39.50	€ 41.25	€ 47.00	€ 43.00			
Personal Care	€ 38.53	€ 34.13	€ 39.83	€ 45.53	€ 22.20	€ 23.50	€ 29.20	€ 24.80			
Health	€ 23.79	€ 23.04	€ 23.73	€ 24.42	€ 19.27	€ 19.21	€ 19.90	€ 19.15			
Household Goods	€ 41.25	€ 40.91	€ 41.57	€ 42.24	€ 32.47	€ 32.79	€ 33.45	€ 33.11			
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36			
Communications	€ 14.20	€ 9.48	€ 14.20	€ 18.93	€ 9.48	€ 9.48	€ 14.20	€ 9.48			
Social Inclusion & Participator	€ 64.59	€ 63.61	€ 74.66	€ 85.71	€ 45.76	€ 55.84	€ 66.89	€ 65.91			
Education	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 2.39	€ 9.12	€ 17.68	€ 15.84			
Transport	€ 34.50	€ 34.50	€ 34.50	€ 34.50	€ 37.32	€ 37.32	€ 37.32	€ 37.32			
Household Energy	€ 51.75	€ 51.75	€ 51.75	€ 51.75	€ 50.30	€ 50.30	€ 50.30	€ 50.30			
Personal Costs	€ 3.54	€ 3.54	€ 3.54	€ 3.54	€ 3.49	€ 3.49	€ 3.49	€ 3.49			
Childcare	€ 596.13	€ 522.52	€ 469.95	€ 417.38	€ 744.93	€ 618.76	€ 566.18	€ 492.58			
Insurance	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09			
Savings & Contingencies	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77			
Total	€ 1,206.35	€ 1,116.62	€ 1,113.53	€ 1,110.43	€ 1,236.29	€ 1,143.46	€ 1,140.36	€ 1,050.63			
Medical Card	€ 79.75	€ 79.38	€ 79.75	€ 80.12	€ 79.44	€ 79.44	€ 79.81	€ 79.44			
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00			
Total	€ 1,161.60	€ 1,072.24	€ 1,068.77	€ 1,065.31	€ 1,191.84	€ 1,099.02	€ 1,095.55	€ 1,006.19			
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00			
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20			
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31			
BTSCFA	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ -	€ 1.92	€ 3.85	€ 3.85			
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00			
Total Income	€ 443.35	€ 443.35	€ 445.28	€ 447.20	€ 439.51	€ 441.43	€ 443.35	€ 443.35			
Adequacy Test	-€ 718.25	-€ 628.89	-€ 623.50	-€ 618.11	-€ 752.33	-€ 657.58	-€ 652.19	-€ 562.83			

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Infant	Infant	Infant	Infant	Infant	Infant	Pre-School	Pre-School
	Second Child	Pre-School	Pre-School	Primary	Primary	Primary	Secondary	Pre-School	Pre-School
	Third Child	Primary	Secondary	Primary	Primary	Secondary	Secondary	Pre-School	Pre-School
	Fourth Child	Secondary	Secondary	Primary	Secondary	Secondary	Secondary	Pre-School	Primary
Food	€ 178.76	€ 191.10	€ 179.65	€ 191.98	€ 204.32	€ 216.66	€ 132.97	€ 146.20	
Clothing	€ 48.75	€ 54.50	€ 44.75	€ 50.50	€ 56.25	€ 61.99	€ 27.84	€ 29.59	
Personal Care	€ 30.50	€ 36.20	€ 26.11	€ 31.80	€ 37.50	€ 43.20	€ 12.87	€ 14.17	
Health	€ 19.84	€ 20.53	€ 19.09	€ 19.78	€ 20.47	€ 21.16	€ 15.38	€ 15.32	
Household Goods	€ 33.77	€ 34.43	€ 33.43	€ 34.09	€ 34.76	€ 35.42	€ 24.66	€ 24.99	
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	
Communications	€ 14.20	€ 18.93	€ 9.48	€ 14.20	€ 18.93	€ 23.65	€ 9.48	€ 9.48	
Social Inclusion & Participator	€ 76.96	€ 88.01	€ 75.99	€ 87.04	€ 98.09	€ 109.14	€ 48.06	€ 58.14	
Education	€ 24.41	€ 32.97	€ 22.57	€ 31.14	€ 39.70	€ 48.26	€ 2.39	€ 9.12	
Transport	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 37.32	€ 40.15	€ 40.15	
Household Energy	€ 50.30	€ 50.30	€ 50.30	€ 50.30	€ 50.30	€ 50.30	€ 48.84	€ 48.84	
Personal Costs	€ 3.49	€ 3.49	€ 3.49	€ 3.49	€ 3.49	€ 3.49	€ 3.45	€ 3.45	
Childcare	€ 440.01	€ 387.44	€ 366.41	€ 313.83	€ 261.26	€ 208.69	€ 714.99	€ 588.81	
Insurance	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	
Savings & Contingencies	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	
Total	€ 1,047.53	€ 1,044.44	€ 957.81	€ 954.71	€ 951.61	€ 948.51	€ 1,170.29	€ 1,077.47	
Medical Card	€ 79.81	€ 80.18	€ 79.44	€ 79.81	€ 80.18	€ 80.55	€ 79.51	€ 79.51	
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	
Total	€ 1,002.72	€ 999.25	€ 913.36	€ 909.89	€ 906.43	€ 902.96	€ 1,125.79	€ 1,032.96	
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	
BTSCFA	€ 5.77	€ 7.69	€ 5.77	€ 7.69	€ 9.62	€ 11.54	€ -	€ 1.92	
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	
Total Income	€ 445.28	€ 447.20	€ 445.28	€ 447.20	€ 449.12	€ 451.05	€ 439.51	€ 441.43	
Adequacy Test	-€ 557.44	-€ 552.05	-€ 468.09	-€ 462.69	-€ 457.30	-€ 451.91	-€ 686.28	-€ 591.53	

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School	Pre-School
	Second Child	Pre-School	Pre-School	Pre-School	Pre-School	Primary	Primary	Primary	Primary	Primary	Secondary	Secondary
	Third Child	Pre-School	Primary	Primary	Secondary	Primary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary
	Fourth Child	Secondary	Primary	Secondary	Secondary	Primary	Secondary	Secondary	Secondary	Secondary	Secondary	Secondary
Food	€ 158.54	€ 159.42	€ 171.76	€ 184.10	€ 172.65	€ 184.99	€ 197.33	€ 209.67				
Clothing	€ 35.33	€ 31.34	€ 37.09	€ 42.83	€ 33.09	€ 38.84	€ 44.58	€ 50.33				
Personal Care	€ 19.87	€ 15.48	€ 21.17	€ 26.87	€ 16.78	€ 22.48	€ 28.18	€ 33.87				
Health	€ 16.01	€ 15.27	€ 15.95	€ 16.64	€ 15.21	€ 15.90	€ 16.58	€ 17.27				
Household Goods	€ 25.65	€ 25.31	€ 25.97	€ 26.63	€ 25.63	€ 26.29	€ 26.95	€ 27.62				
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36				
Communications	€ 14.20	€ 9.48	€ 14.20	€ 18.93	€ 9.48	€ 14.20	€ 18.93	€ 23.65				
Social Inclusion & Participator	€ 69.19	€ 68.22	€ 79.27	€ 90.32	€ 78.29	€ 89.34	€ 100.39	€ 111.44				
Education	€ 17.68	€ 15.84	€ 24.41	€ 32.97	€ 22.57	€ 31.14	€ 39.70	€ 48.26				
Transport	€ 40.15	€ 40.15	€ 40.15	€ 40.15	€ 40.15	€ 40.15	€ 40.15	€ 40.15				
Household Energy	€ 48.84	€ 48.84	€ 48.84	€ 48.84	€ 48.84	€ 48.84	€ 48.84	€ 48.84				
Personal Costs	€ 3.45	€ 3.45	€ 3.45	€ 3.45	€ 3.45	€ 3.45	€ 3.45	€ 3.45				
Childcare	€ 536.24	€ 462.64	€ 410.07	€ 357.49	€ 336.46	€ 283.89	€ 231.32	€ 178.75				
Insurance	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09				
Savings & Contingencies	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77				
Total	€ 1,074.37	€ 984.64	€ 981.54	€ 978.45	€ 891.81	€ 888.72	€ 885.62	€ 882.52				
Medical Card	€ 79.88	€ 79.51	€ 79.88	€ 80.24	€ 79.51	€ 79.88	€ 80.24	€ 80.61				
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00				
Total	€ 1,029.49	€ 940.14	€ 936.67	€ 933.20	€ 847.31	€ 843.84	€ 840.37	€ 836.91				
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00				
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20				
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31				
BTSCFA	€ 3.85	€ 3.85	€ 5.77	€ 7.69	€ 5.77	€ 7.69	€ 9.62	€ 11.54				
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00				
Total Income	€ 443.35	€ 443.35	€ 445.28	€ 447.20	€ 445.28	€ 447.20	€ 449.12	€ 451.05				
Adequacy Test	-€ 586.14	-€ 496.78	-€ 491.39	-€ 486.00	-€ 402.03	-€ 396.64	-€ 391.25	-€ 385.86				

2013

ONE PARENT HOUSEHOLD TYPES

WEEKLY EXPENDITURE BUDGETS

Urban

Scenario - 1 One-Parent Family Payment + Children, Social Housing

	First Child Primary	Primary	Primary	Primary	Secondary
	Second Child Primary	Primary	Primary	Secondary	Secondary
	Third Child Primary	Primary	Secondary	Secondary	Secondary
	Fourth Child Primary	Secondary	Secondary	Secondary	Secondary
Food	€ 185.87	€ 198.21	€ 210.55	€ 222.89	€ 235.23
Clothing	€ 34.84	€ 40.59	€ 46.33	€ 52.08	€ 57.83
Personal Care	€ 18.08	€ 23.78	€ 29.48	€ 35.18	€ 40.88
Health	€ 15.15	€ 15.84	€ 16.53	€ 17.21	€ 17.90
Household Goods	€ 25.95	€ 26.61	€ 27.28	€ 27.94	€ 28.60
Household Services	€ 6.36	€ 6.36	€ 6.36	€ 6.36	€ 6.36
Communications	€ 9.48	€ 14.20	€ 18.93	€ 23.65	€ 28.38
Social Inclusion & Participator	€ 88.37	€ 99.42	€ 110.47	€ 121.52	€ 132.57
Education	€ 29.30	€ 37.87	€ 46.43	€ 54.99	€ 63.56
Transport	€ 40.15	€ 40.15	€ 40.15	€ 40.15	€ 40.15
Household Energy	€ 48.84	€ 48.84	€ 48.84	€ 48.84	€ 48.84
Personal Costs	€ 3.45	€ 3.45	€ 3.45	€ 3.45	€ 3.45
Childcare	€ 210.29	€ 157.72	€ 105.14	€ 52.57	€ -
Insurance	€ 49.09	€ 49.09	€ 49.09	€ 49.09	€ 49.09
Savings & Contingencies	€ 33.77	€ 33.77	€ 33.77	€ 33.77	€ 33.77
Total	€ 798.99	€ 795.89	€ 792.79	€ 789.69	€ 786.60
Medical Card	€ 79.51	€ 79.88	€ 80.24	€ 80.61	€ 80.98
Housing	€ 35.00	€ 35.00	€ 35.00	€ 35.00	€ 35.00
Total	€ 754.48	€ 751.02	€ 747.55	€ 744.08	€ 740.61
Adult 1 - Personal Rate	€ 188.00	€ 188.00	€ 188.00	€ 188.00	€ 188.00
Qualified Child Increase	€ 119.20	€ 119.20	€ 119.20	€ 119.20	€ 119.20
Child Benefit	€ 122.31	€ 122.31	€ 122.31	€ 122.31	€ 122.31
BTSCFA	€ 7.69	€ 9.62	€ 11.54	€ 13.46	€ 15.38
Fuel Allowance	€ 10.00	€ 10.00	€ 10.00	€ 10.00	€ 10.00
Total Income	€ 447.20	€ 449.12	€ 451.05	€ 452.97	€ 454.89
Adequacy Test	-€ 307.28	-€ 301.89	-€ 296.50	-€ 291.11	-€ 285.72

APPENDIX B

MINIMUM INCOME STANDARD
ANALYSIS

VPSJ SUBMISSION ON
WORKING AGE SUPPORTS

URBAN Two Parent, Baby - Dual Income (1 Full-Time & 1 Part-Time)

	NMW			- FIS				- Med Card				MIS			- GP Visit Card	
Hourly Rate	8.65	9.15	9.65	10.15	10.65	11.15	11.65	11.75	12.15	12.65	13.15	13.65	14.15			
Expenditure	597.51	597.51	597.51	597.51	646.29	646.29	646.29	646.29	646.29	646.29	646.29	646.29	649.73			
Net Salary	479.61	507.11	520.14	546.89	566.66	592.47	614.64	618.67	650.93	654.96	675.12	695.27	716.12			
Social Transfers	50.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00			
Household Income	529.61	537.11	550.14	576.89	596.66	622.47	644.64	648.67	680.93	684.96	705.12	725.27	746.12			
Adequacy	-67.90	-60.40	-47.38	-20.63	-49.63	-23.83	-1.65	2.38	34.63	38.67	58.82	78.98	96.39			
Salary																
Gross Salary 1	324.38	343.13	361.88	380.63	399.38	418.13	436.88	440.63	470.63	474.38	493.13	511.88	530.63			
Income Tax 1	0.00	0.00	0.00	0.00	0.00	0.00	3.63	4.76	13.80	14.93	20.58	26.23	31.19			
USC 1	9.12	9.87	10.62	11.37	14.86	16.17	17.48	17.74	19.84	20.11	21.42	22.73	24.04			
PRSI 1	0.00	0.00	14.48	15.23	15.98	16.73	17.48	17.63	18.83	18.98	19.73	20.48	21.23			
Gross Salary 2	164.35	173.85	183.35	192.85	202.35	211.85	221.35	223.25	238.45	240.35	249.85	259.35	268.85			
Income Tax 2																
USC 2	0.00	0.00	0.00	0.00	4.23	4.61	4.99	5.07	5.68	5.75	6.13	6.51	6.89			
PRSI 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Net Salary	479.61	507.11	520.14	546.89	566.66	592.47	614.64	618.67	650.93	654.96	675.12	695.27	716.12			
										0.00						
Child Benefit	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00			
FIS	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
OFF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Fuel Allowance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Social Transfers	50.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00			
Medical Card	Full	Full	Full	Full	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	None

URBAN Two Parent, Baby, 3 & 10 - Dual Income (1 Full-Time & 1 Part-Time)

	NMW								- BSCFA		- FIS		- Med Card	
Hourly Rate	8.65	9.15	9.65	10.15	10.65	11.15	11.65	12.15	12.65	13.15	13.65	14.15	14.55	14.65
Expenditure	826.63	826.63	826.63	826.63	826.63	826.63	826.63	826.63	826.63	826.63	826.63	826.63	826.63	891.27
Net Salary	479.61	507.11	520.14	546.89	569.40	595.77	617.49	638.21	658.93	679.65	700.37	721.09	737.66	741.81
Social Transfers	226.92	209.92	201.92	185.92	172.92	156.92	143.92	130.92	117.00	110.00	110.00	90.00	90.00	90.00
Household Income	706.53	717.03	722.06	732.81	742.32	752.69	761.41	769.13	775.93	789.65	810.37	811.09	827.66	831.81
Adequacy	-120.10	-109.60	-104.57	-93.82	-84.31	-73.94	-65.22	-57.50	-50.70	-36.98	-16.26	-15.54	1.03	-59.46
Salary														
Gross Salary 1	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	511.88	530.63	545.63	549.38
Income Tax 1	0.00	0.00	0.00	0.00	0.00	0.00	4.65	10.30	15.95	21.60	27.25	32.90	37.42	38.55
USC 1	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	15.87	16.62	17.37	17.97	25.36
PRSI 1	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.48	21.23	21.83	21.98
Gross Salary 2	164.35	173.85	183.35	192.85	202.35	211.85	221.35	230.85	240.35	249.85	259.35	268.85	276.45	278.35
Income Tax 2														
USC 2	0.00	0.00	0.00	0.00	4.23	4.61	4.99	5.37	5.75	6.13	6.51	6.89	7.20	7.27
PRSI 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Salary	479.61	507.11	520.14	546.89	569.40	595.77	617.49	638.21	658.93	679.65	700.37	721.09	737.66	741.81
Child Benefit	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00
FIS	135.00	118.00	110.00	94.00	81.00	65.00	52.00	39.00	27.00	20.00	20.00	0.00	0.00	0.00
BTSCFA	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	0.00	0.00	0.00	0.00	0.00	0.00
OFF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	226.92	209.92	201.92	185.92	172.92	156.92	143.92	130.92	117.00	110.00	110.00	90.00	90.00	90.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	GP Visit

URBAN

MIS

Hourly Rate	15.15	15.65	16.15	16.35	16.65	17.15	17.65
Expenditure	891.27	891.27	891.27	891.27	891.27	891.27	891.27
Net Salary	756.26	776.42	796.57	804.56	816.48	836.35	856.23
Social Transfers	90.00	90.00	90.00	90.00	90.00	90.00	90.00
Household Income	846.26	866.42	886.57	894.56	906.48	926.35	946.23
Adequacy	-45.01	-24.85	-4.70	3.29	15.21	35.08	54.96

Salary							
Gross Salary 1	568.13	586.88	605.63	613.13	624.38	643.13	661.88
Income Tax 1	42.67	48.32	53.97	56.23	59.62	65.27	70.92
USC 1	26.67	27.98	29.29	29.82	30.61	31.92	33.23
PRSI 1	22.73	23.48	24.23	24.53	24.98	25.73	26.48
Gross Salary 2	287.85	297.35	306.85	310.65	316.35	325.85	335.35
Income Tax 2							
USC 2	7.65	8.03	8.41	8.65	9.04	9.71	10.37
PRSI 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Salary	756.26	776.42	796.57	804.56	816.48	836.35	856.23

Child Benefit	90.00	90.00	90.00	90.00	90.00	90.00	90.00
FIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	90.00	90.00	90.00	90.00	90.00	90.00	90.00
Medical Card	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit

URBAN One Parent, Baby - Single Income (I Full-Time)

	NMW						- OFP						- FIS	
Hourly Rate	8.65	9.15	9.65	10.15	10.65	11.15	11.65	12.15	12.65	13.15	13.65	14.15	14.65	15.15
Expenditure	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80	567.80
Net Salary	315.26	333.26	336.79	353.58	369.08	384.08	405.79	423.04	440.29	454.14	467.64	481.14	494.64	508.14
Social Transfers	201.80	186.80	184.80	170.80	157.80	145.30	91.00	80.00	70.00	62.00	54.00	50.00	50.00	30.00
Household Income	517.06	520.06	521.59	524.38	526.88	529.38	496.79	503.04	510.29	516.14	521.64	531.14	544.64	538.14
Adequacy	-50.74	-47.74	-46.21	-43.42	-40.92	-38.42	-71.01	-64.76	-57.51	-51.66	-46.16	-36.66	-23.16	-29.66
Salary														
Gross Salary	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	511.88	530.63	549.38	568.13
Income Tax	0.00	0.00	0.00	0.46	2.21	4.46	0.00	0.00	0.00	3.40	7.15	10.90	14.65	18.40
USC	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	15.87	16.62	17.37	18.12	18.87
PRSI	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.48	21.23	21.98	22.73
Net Salary	315.26	333.26	336.79	353.58	369.08	384.08	405.79	423.04	440.29	454.14	467.64	481.14	494.64	508.14
Child Benefit	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
FIS	44.00	39.00	37.00	33.00	30.00	25.00	61.00	50.00	40.00	32.00	24.00	20.00	20.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OFP	117.80	107.80	107.80	97.80	87.80	80.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	10.00	10.00	10.00	10.00	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	201.80	186.80	184.80	170.80	157.80	145.30	91.00	80.00	70.00	62.00	54.00	50.00	50.00	30.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full

URBAN

MIS

Hourly Rate	15.65	16.15	16.25	16.65	17.15	17.65
Expenditure	567.80	567.80	567.80	567.80	567.80	567.80
Net Salary	521.64	535.14	537.84	548.64	562.14	575.64
Social Transfers	30.00	30.00	30.00	30.00	30.00	30.00
Household Income	551.64	565.14	567.84	578.64	592.14	605.64
Adequacy	-16.16	-2.66	0.04	10.84	24.34	37.84

Salary						
Gross Salary	586.88	605.63	609.38	624.38	643.13	661.88
Income Tax	22.15	25.90	26.65	29.65	33.40	37.15
USC	19.62	20.37	20.52	21.12	21.87	22.62
PRSI	23.48	24.23	24.38	24.98	25.73	26.48
Net Salary	521.64	535.14	537.84	548.64	562.14	575.64

Child Benefit	30.00	30.00	30.00	30.00	30.00	30.00
FIS	0.00	0.00	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00
OFF	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	30.00	30.00	30.00	30.00	30.00	30.00
Medical Card	Full	Full	Full	Full	Full	Full

URBAN One Parent, 3 & 10 - Single Income (1 Full-Time)

	NMW						- OFP			- BSCFA				
Hourly Rate	8.65	9.15	9.65	10.15	10.65	11.15	11.65	12.15	12.65	13.15	13.65	14.15	14.65	15.15
Expenditure	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43	643.43
Net Salary	315.26	332.35	332.13	347.63	363.13	378.13	405.79	423.04	440.29	454.15	467.65	481.15	494.65	508.15
Social Transfers	301.60	287.60	287.60	274.60	260.60	249.10	179.92	169.92	159.92	149.00	141.00	133.00	125.00	117.00
Household Income	616.86	619.95	619.73	622.23	623.73	627.23	585.71	592.96	600.21	603.15	608.65	614.15	619.65	625.15
Adequacy	-26.57	-23.48	-23.70	-21.20	-19.70	-16.20	-57.72	-50.47	-43.22	-40.28	-34.78	-29.28	-23.78	-18.28
Salary														
Gross Salary	324.38	343.13	361.88	380.63	399.38	418.13	436.88	455.63	474.38	493.13	511.88	530.63	549.38	568.13
Income Tax	0.00	0.91	4.66	6.41	8.16	10.41	0.00	0.00	0.00	3.39	7.14	10.89	14.64	18.39
USC	9.12	9.87	10.62	11.37	12.12	12.87	13.62	14.37	15.12	15.87	16.62	17.37	18.12	18.87
PRSI	0.00	0.00	14.48	15.23	15.98	16.73	17.48	18.23	18.98	19.73	20.48	21.23	21.98	22.73
Net Salary	315.26	332.35	332.13	347.63	363.13	378.13	405.79	423.04	440.29	454.15	467.65	481.15	494.65	508.15
Child Benefit	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00
FIS	84.00	80.00	80.00	77.00	73.00	69.00	118.00	108.00	98.00	89.00	81.00	73.00	65.00	57.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00	1.92	1.92	1.92	0.00	0.00	0.00	0.00	0.00
OFP	147.60	137.60	137.60	127.60	117.60	110.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	10.00	10.00	10.00	10.00	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	301.60	287.60	287.60	274.60	260.60	249.10	179.92	169.92	159.92	149.00	141.00	133.00	125.00	117.00
Medical Card	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full

URBAN

MIS

Hourly Rate	15.65	16.15	16.65	16.95	17.15	17.65
Expenditure	643.43	643.43	643.43	643.43	643.43	643.43
Net Salary	521.65	535.15	548.65	556.75	562.15	575.65
Social Transfers	109.00	101.00	93.00	88.00	84.00	80.00
Household Income	630.65	636.15	641.65	644.75	646.15	655.65
Adequacy	-12.78	-7.28	-1.78	1.32	2.72	12.22

Salary						
Gross Salary	586.88	605.63	624.38	635.63	643.13	661.88
Income Tax	22.14	25.89	29.64	31.89	33.39	37.14
USC	19.62	20.37	21.12	21.57	21.87	22.62
PRSI	23.48	24.23	24.98	25.43	25.73	26.48
Net Salary	521.65	535.15	548.65	556.75	562.15	575.65

Child Benefit	60.00	60.00	60.00	60.00	60.00	60.00
FIS	49.00	41.00	33.00	28.00	24.00	20.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00
OPF	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	109.00	101.00	93.00	88.00	84.00	80.00
Medical Card	Full	Full	Full	Full	Full	Full

URBAN Single Adult, Living Alone - Single Income (I Full-Time)

	NMW - Med Card				MIS		
Hourly Rate	8.65	9.15	9.65	10.15	10.65	10.95	11.15
Expenditure	338.27	359.75	359.75	359.75	360.75	359.75	359.75
Net Salary	313.87	327.68	326.89	339.83	352.76	360.53	365.70
Social Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Household Income	313.87	327.68	326.89	339.83	352.76	360.53	365.70
Adequacy	-24.40	-32.07	-32.86	-19.92	-7.98	0.78	5.95
Salary							
Gross Salary	324.38	343.13	361.88	380.63	399.38	410.63	418.13
Income Tax	1.39	4.53	8.28	12.03	15.78	18.03	19.53
USC	9.12	10.92	12.23	13.54	14.86	15.64	16.17
PRSI	0.00	0.00	14.48	15.23	15.98	16.43	16.73
Net Salary	313.87	327.68	326.89	339.83	352.76	360.53	365.70
Child Benefit	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BTSCFA	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fuel Allowance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rent Supplement	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Social Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Medical Card	Full	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit	GP Visit