
MINIMUM ESSENTIAL STANDARD OF LIVING & NATIONAL MINIMUM WAGE INADEQUACY

A Vincentian Partnership *for*
Social Justice
Submission to
The Low Pay Commission

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VINCENTIAN
PARTNERSHIP
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WORKING FOR
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VPSJ PUBLICATIONS

2014	Living Wage Technical Document
2014	Minimum Essential Standard of Living Update
2012	The Cost of A Child
2012	A Minimum Income Standard for Ireland
2010	Minimum Essential Budgets for Households in Rural Areas
2008	Minimum Essential Budgets for Six Households: <i>Changes in the Cost of a Minimum Essential Standard of Living from 2006-2008</i>
2006	Minimum Essential Budgets for Six Households (Urban)
2004	Low Cost but Acceptable Budgets for Three Household Types
2001	One Long Struggle – A Study of Low Income Households

VPSJ WORKING & TECHNICAL PAPERS

2015	The Minimum Income Standard & The Cost of Childcare
2014	Minimum Household Energy Need – Technical Paper
2014	Housing Tenure & Its Impact on the Cost of a MESL
2014	Comparing the Cost of a MESL Between Ireland & The UK, for one household type
2014	A 'Living Wage' In Ireland: Examining the process & potential result of calculating a 'Living Wage' for working age households in Ireland
2014	An analysis of the addition of a cohabiting couple without children to the MESL dataset
2013	Changes in the Cost of a MESL in Comparison to CPI Inflation
2013	Comparison of the Household Budget Survey to MIS / MESL Data
2013	Comparison of the 2012 Poverty Line and the MESL Data
2012	Review of the MESL Baskets and Addition of 3 rd & 4 th Child to Household – Briefing Note

INTRODUCTION

The VPSJ believes that people will continue to live in poverty if their income, whether from social welfare transfers and/or the National Minimum Wage, does not allow them to meet the cost of a Minimum Essential Standard of Living. This is a standard of living which meets an individual's/household's physical, psychological and social needs, at a minimum but acceptable level.

The VPSJ welcomes the opportunity to make this submission to the Low Pay Commission, highlighting the findings of the Minimum Essential Standard of Living research in relation to the inadequacy of the current National Minimum Wage rate.

The Low Pay Commission has been tasked with considering a range of factors regarding economic, employment and competitiveness issues in making their recommendations on the National Minimum Wage rate. While these factors are regarded as important, the VPSJ considers it vital that consideration also be given to the adequacy of the National Minimum Wage rate and the standard of living a minimum wage income enables. Without such a consideration the work of the Commission will have failed to acknowledge the worker's right to an adequate wage.

The research by the VPSJ on Minimum Essential Budget Standards has repeatedly demonstrated the difficulty low income households face in affording a socially acceptable minimum standard of living.

This submission:

1. Briefly summarises the evidence from the VPSJ's Minimum Essential Budget Standards research on the inadequacy of the current National Minimum Wage rate.
2. Provides an outline of background information on how inflation has changed the cost of a Minimum Essential Standard of Living, and recent data on Low Pay.

SECTION I: MINIMUM ESSENTIAL BUDGET STANDARDS

The VPSJ's the Irish Minimum Essential Standards research, establishes the expenditure needed for a Minimum Essential Standard of Living (MESL) and the Minimum Income Standard (MIS) required by household types to afford that standard of living. The model has been established for 90% of household in Ireland over the course of multiple research projects, and follows the internationally established Consensual Budget Standards methodology, as used in the UK and a number of other EU countries.

The Minimum Essential Budget Standards (MEBS) research establishes a consensus on what members of the public believe is a minimum standard of living that no individual or household should live below. Working with focus groups (and expert opinion where necessary e.g. nutrition), 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.

The MEBS 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 Vincentian Partnership for Social Justice (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) expenditure budgets for a variety of household types.

The research, conducted over multiple research projects, produces detailed itemised budgets establishing the actual cost of the over 2,000 goods and services required for a socially acceptable Minimum Essential Standard of Living. The MESL data establishes the average weekly cost of all the essential goods and services required by households in Ireland.

Establishing the cost of a socially acceptable standard of living opens up the space to assess the adequacy of the National Minimum Wage (and relevant social welfare supports) for various household compositions. In cases where the National Minimum Wage (NMW) does not provide the basis of an income which adequately meets the cost of a MESL, the gross salary needed to afford this standard of living can be calculated. The gross salary that enables a specific household composition afford the cost of a Minimum Essential Standard of Living is the Minimum Income Standard (MIS) for that household composition, in the defined scenario.

The MEBS model provides great detail on the expenditure and income needs of a large range of household compositions. There is not a single answer to what the cost of a Minimum Essential Standard of Living (MESL) or Minimum Income Standard (MIS) is. The result is complex, as the cost of an MESL varies by household type and composition, location, and employment pattern. The detail and flexibility of the MEBS model therefore provides an evidence based measure, grounded in the lived experience of households, with which to assess the adequacy of wage levels across a broad variety of household compositions.

In 2012 the VPSJ, in collaboration with The Policy Institute, Trinity College Dublin developed *A Minimum Income Standard for Ireland*. This study established the model to calculate the gross income required to meet the expenditure which allows for a MESL. The MIS model has been updated by the VPSJ each year to take account of any relevant changes in the tax and social welfare system in Ireland.

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, to assess the minimum expenditure needs and income adequacy for a wide range of household compositions.

- › In 2013 the Insolvency Service of Ireland used the VPSJ's MESL expenditure data to establish the guidelines on Reasonable Living Expenses

- › In 2014 the VPSJ's MESL expenditure data and MIS income model contributed to the establishment of the Living Wage

More detailed information on the MESL data and research is available through the VPSJ's Budget Standards research website, www.budgeting.ie, which provides the latest Expenditure and Income data, working and technical papers, and research reports. The VPSJ's Minimum Income Standard calculator, www.MISc.ie, may also be used to calculate the minimum income requirements of household types in specific scenarios.

NATIONAL MINIMUM WAGE & THE COST OF A MESL

The budget standards data includes the MESL expenditure need for working age Single Adult and Couple households with no dependent children, and family households with One or Two Parents and One to Four children. Households with children have both additional expenditure needs due to the larger size, and different needs of children and parents.

Table 1 (page 6) presents the cost of a Minimum Essential Standard of Living for a Single Adult of Working Age, living alone and six of the most representative household compositions with children, and the household income when earning the National Minimum Wage.

The seven household compositions are:

- Single Adult, working age, living alone
- Two Parents with One Child, an infant
- Two Parents with Two Children, one in pre-school & one in primary school
- Two Parents with Three Children, an infant, one in pre-school & one in primary school
- Two Parents with Four Children, two in primary school & two in secondary school
- One Parent with One Child, in primary school
- One Parent with Two Children, one in pre-school & one in primary school

The cost of a Minimum Essential Standard of Living is calculated, for each household composition, when living in Dublin and residing in private rented accommodation*. The adequacy of the National Minimum Wage is then assessed for each household composition, calculating the net household income when each adult in the household is employed full-time (37.5 hours per week) and earning the National Minimum Wage (NMW).

- › This submission utilises the VPSJ's 2014 update of the MESL expenditure data, as updated in the second quarter of 2014 (VPSJ, 2014)[†].
- › The income calculations are based on the model updated to reflect the Tax and Social Welfare system in 2014.

* Housing costs are based on 90% of the average rent for a suitably sized dwelling in Dublin, data sourced from PRTB Rent Index (2014)

[†] The adjustment process utilises Consumer Price Index detailed sub-indices rates from the CSO, and the process is detailed in a VPSJ research note (VPSJ, 2013).

In each case the NMW is found to be inadequate. The net household income (net salary from the NMW, plus social welfare supports), does not provide an adequate income for the seven household compositions examined.

Subsequent Table 2 (page 8) presents the Minimum Income Standard (MIS) for each of the seven household compositions. The MIS is the minimum gross salary which provides a net household income (net salary plus any social welfare entitlements) that will meet the MESL expenditure need of the specified household type.

The MIS method, calculates the PAYE income tax liability, PRSI contribution and amount of USC payable, and also assesses eligibility for any social welfare entitlements applicable to the household type. Where the minimum wage does not provide the basis for an adequate household income (net salary plus any social welfare entitlements), the MIS method recalculates household income on the basis of incremental increases in salary, re-assessing the adequacy of household income at each increment.

The income calculation model for assessing the household compositions National Minimum Wage income and Minimum Income Standard needs is outlined below, in Box 1 (page 7).

INADEQUACY OF THE NATIONAL MINIMUM WAGE

The National Minimum Wage does not provide the basis of an adequate household income for any of the seven household compositions examined. The net household income (net salary + social welfare supports) is inadequate in all cases.

SINGLE ADULT

For a Single Adult household type, the net income from the NMW when employed full-time (37.5 hours) meets only 80% of the household's minimum expenditure needs. This leaves households of this type with a weekly income shortfall of almost €80, or over €4,000 per annum.

- › In the scenario examined, a single adult in Dublin, employed for 37.5 hours per week, would need to earn a gross salary of €486 per week (equivalent to €12.95) per hour.
- › The cost of a Minimum Essential Standard of Living varies across the country, as the expenditure needed for the same standard of living is effected by issues such as the cost of housing and the availability of public transport.
- › The Living Wage for Ireland established a methodology to calculate the weighted average gross salary rate for a single adult of working age, across Ireland*.
- › The 2014 Living Wage rate for Ireland was calculated at €11.45 per hour, to provide a full-time income of €446 per week.
- › The Living Wage approach stressed that the hourly rate only equates to a Living Wage, when adequate and dependable hours of employment are ensured.

* This method is detailed in the Living Wage Technical Document, available on www.livingwage.ie

HOUSEHOLDS WITH CHILDREN

Households with children have additional and different needs, from those of working age households without children.

The MESL expenditure needs and inadequacy of the incomes based on the NMW are detailed in Table 1, for six family household compositions.

Depending on the composition of the household, in terms of the number and age-group of children, net household income when earning the National Minimum Wage meets between 64% and 92% of the households' minimum expenditure needs.

The households with the greatest income inadequacy are those either with high childcare costs, or with adolescents (Two Parent household with 4 children).

The high costs of formal childcare in Ireland have been repeatedly found to significantly inflate the expenditure needs for household compositions with younger children.

The VPSJ (2015) has recently published a working paper which examines this issue in further detail. The analysis found that the MIS rate required to afford formal childcare and all the essential elements of a socially acceptable minimum standard of living, can be up to 150% of the National Minimum Wage for Two Parent households with a baby, and up to 260% of the National Minimum Wage for One Parent households with a baby.*

The VPSJ's *Cost of A Child* data demonstrates the high cost of an adolescent's MESL, and the failure of social welfare supports to reflect the additional needs of second level age children.

The higher Minimum Income Standard gross salary rates required by household's with children, are attributable to the costs of formal childcare, lack of access to affordable housing and additional costs associated with adolescents.

It is for these reasons that the Living Wage was calculated for a Single Adult, and the additional and different earnings needs of households with children examined in the accompanying Family Living Income calculations.

In the current context, households with children require minimum salary rates of between 1 ½ and 3 times the National Minimum Wage rate.

However, while the inadequacy of the National Minimum Wage must be addressed for all household types, the VPSJ recognises that the pay rates alone are not the solution for households with dependent children. The provision of social services and supports, in the form of quality affordable childcare and housing, is vital in ensuring the affordability of a Minimum Essential Standard of Living for households with children.

* VPSJ (2015) The Minimum Income Standard and The Cost of Childcare. Available on www.budgeting.ie

Table I NATIONAL MINIMUM WAGE

2014 Urban MESL Expenditure & 2014 Income Calculations

<i>All Adults employed full-time</i>	SA	TP 1	TP 2	TP 3	TP 4	OP 1	OP 2
MESL EXPENDITURE							
Food	57.05	95.16	125.19	155.97	236.37	72.32	96.22
Clothing	10.49	29.58	24.82	40.74	50.35	14.12	18.86
Personal Care	13.76	25.43	18.88	29.50	36.80	9.84	11.24
Health	1.00	4.94	1.31	5.61	2.49	0.81	1.17
Household Goods	5.92	25.25	20.76	30.62	27.69	16.94	19.58
Household Services	2.88	6.46	6.46	6.46	6.46	6.46	6.46
Communications	9.21	13.77	13.77	13.77	22.92	9.18	9.18
Social Inclusion & Participation	38.35	55.43	71.76	73.53	131.77	45.52	49.57
Education	5.26	1.98	8.70	8.70	46.52	8.70	8.70
Transport	34.38	56.77	62.30	62.30	67.84	31.15	33.92
Housing	165.78	214.37	236.87	236.87	236.87	214.37	236.87
Household Energy	28.77	46.34	44.84	49.18	50.50	44.57	44.57
Personal Costs	7.95	11.68	11.86	12.16	12.34	8.19	8.43
Childcare	...	209.94	232.71	442.65	105.78	52.89	232.71
Insurance - <i>Home</i>	1.97	2.28	2.28	2.28	2.28	2.28	2.28
Insurance - <i>Health</i>	...	...	...	...	...	...	...
Insurance - <i>Car</i>	...	...	...	...	...	...	...
Savings & Contingencies	10.64	24.66	29.98	35.30	40.62	19.93	25.25
Total MESL Expenditure	393.42	824.04	912.49	1,205.63	1,077.62	557.28	805.01

All Adults employed full-time	SA	TP 1	TP 2	TP 3	TP 4	OP 1	OP 2
NMW SALARY							
Gross Salary 1	324.38	324.38	324.38	324.38	324.38	324.38	324.38
Income Tax (<i>joint assessment for TP</i>)	1.38	2.75	2.73	2.71	2.69	...	...
USC 1	9.12	9.12	9.12	9.12	9.12	9.12	9.12
PRSI 1	...	...	...	...	...	...	...
Gross Salary 2		324.38	324.38	324.38	324.38		
USC 2		9.12	9.12	9.12	9.12		
PRSI 2		...	...	...	...
Net Salary	313.89	627.77	627.79	627.81	627.83	315.26	315.26
SOCIAL WEFLARE							
Child Benefit		30.00	60.00	90.00	120.00	30.00	60.00
FIS		...	...	46.00	118.00	50.00	90.00
BSCFA		...	...	1.92	11.54	...	...
One-Parent Family						107.80	137.60
Fuel Allowance						10.00	10.00
Medical Card	Full	Full	Full	Full	Full	Full	Full
Household Income (Net Salary + SW)	313.89	657.77	687.79	765.73	877.37	513.06	612.86
INCOME ADEQUACY							
	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate	Inadequate
(Household Income - MESL Expenditure)	-79.53	-166.27	-224.70	-439.90	-200.25	-44.22	-192.15

Table 2 MINIMUM INCOME STANDARD

2014 Urban MESL Expenditure & 2014 Income Calculations

<i>All Adults employed full-time</i>	SA	TP 1	TP 2	TP 3	TP 4	OP 1	OP 2
MESL EXPENDITURE							
Food	57.05	95.16	125.19	155.97	236.37	72.32	96.22
Clothing	10.49	29.58	24.82	40.74	50.35	14.12	18.86
Personal Care	13.76	25.43	18.88	29.50	36.80	9.84	11.24
Health	4.08	10.28	1.31	5.61	13.52	0.81	1.17
Household Goods	5.92	25.25	20.76	30.62	27.69	16.94	19.58
Household Services	2.88	6.46	6.46	6.46	6.46	6.46	6.46
Communications	9.21	13.77	13.77	13.77	22.92	9.18	9.18
Social Inclusion & Participation	38.35	55.43	71.76	73.53	131.77	45.52	49.57
Education	5.26	1.98	8.70	8.70	46.52	8.70	8.70
Transport	34.38	56.77	62.30	62.30	67.84	31.15	33.92
Housing	165.78	214.37	236.87	236.87	236.87	214.37	236.87
Household Energy	28.77	46.34	44.84	49.18	50.50	44.57	44.57
Personal Costs	7.95	11.68	11.86	12.16	12.34	8.19	8.43
Childcare	...	209.94	232.71	442.65	105.78	52.89	232.71
Insurance - <i>Home</i>	1.97	2.28	2.28	2.28	2.28	2.28	2.28
Insurance - <i>Health</i>	13.70	32.35	...	...	45.25	...	...
Insurance - <i>Car</i>	...	...	...	...	...	...	...
Savings & Contingencies	10.64	24.66	29.98	35.30	40.62	19.93	25.25
Total MESL Expenditure	410.20	861.72	912.49	1,205.63	1,133.90	557.28	805.01

All Adults employed full-time	SA	TP I	TP 2	TP 3	TP 4	OP I	OP 2
MIS SALARY							
Gross Salary 1	485.63	493.13	500.63	703.13	624.38	598.13	976.88
Income Tax (<i>joint assessment for TP</i>)	33.01	69.18	73.23	184.60	120.49	24.38	156.63
USC 1	20.89	21.42	16.17	24.27	30.61	20.07	35.22
PRSI 1	19.43	19.73	20.03	28.13	24.98	23.93	39.08
Gross Salary 2		493.13	500.63	703.13	624.38		
USC 2		21.42	16.17	24.27	30.61		
PRSI 2		19.73	20.03	28.13	24.98		
Net Salary	412.30	834.78	855.64	1,116.87	1,017.10	529.76	745.95
SOCIAL WEFLARE							
Child Benefit		30.00	60.00	90.00	120.00	30.00	60.00
FIS		...	...	...	...	...	...
BSCFA		...	...	...	...	...	...
One-Parent Family						...	...
Fuel Allowance						...	...
Medical Card	GP Visit	GP Visit	Full	Full	GP Visit	Full	Full
Household Income (Net Salary + SW)	412.30	864.78	915.64	1,206.87	1,137.10	559.76	805.95
MINIMUM INCOME STANDARD							
MIS Annual Gross Salary, per adult	25,320.49	25,711.54	26,102.59	36,660.94	32,554.91	31,186.24	50,934.26
MIS Hourly Gross Salary, per adult	12.95	13.15	13.35	18.75	16.65	15.95	26.05

BOX I INCOME CALCULATION MODEL

THE INCOME CALCULATIONS ARE BASED ON THE FOLLOWING:

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

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

CONTRIBUTION OF SOCIAL WELFARE

The contribution of direct and indirect benefits reduces both the expenditure and income need of the household compositions. For example, in scenarios where a household composition is eligible for a full Medical Card, this reduces both the expenditure need of the household and the amount of Universal Social Charge levied on the household's gross salary. If a household composition is not eligible for a full Medical Card, but would qualify for a GP Visit card, this has a more modest impact on reducing expenditure need.

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

- › All the households are in receipt of child benefit.
- › In each scenario the household compositions are assessed for eligibility for Family Income Supplement (FIS), and the Back to School Clothing and Footwear Allowance, and where a household composition is found to be eligible the appropriate rate of payment is included in the household income calculations
- › One Parent household compositions are assessed for the One-Parent Family Payment (OPF) (as youngest child in each composition is under 7), and where the household's earnings from work are below the means test threshold the appropriate rate of payment is included
- › Where a One-Parent household is found to be entitled to the OPF, it assumed that the household is a long-term social welfare recipient and so is also eligible for the Fuel Allowance

SECTION 2: INFLATION AND THE COST OF A MESL

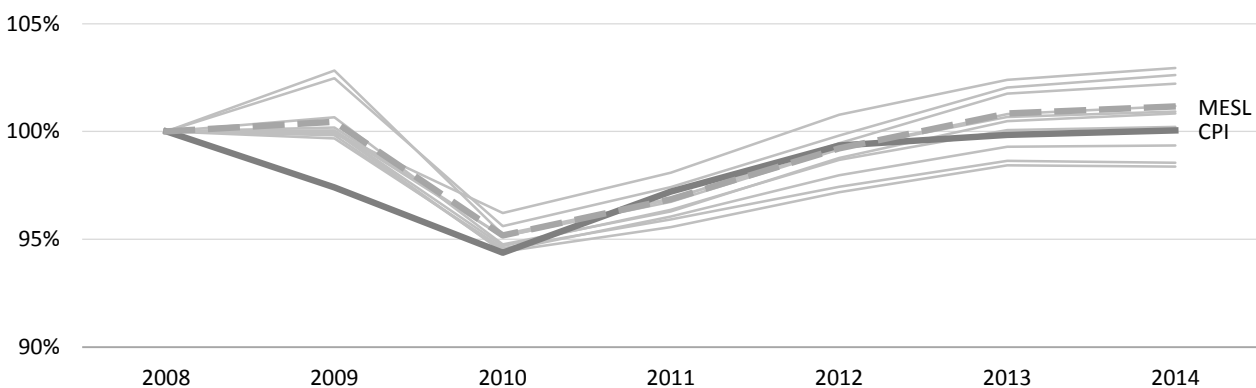
Recent discussion and submissions on the issue of low pay and the adequacy of the national minimum wage have suggested that the cost of living has decreased since 2008.

The Vincentian Partnership for Social Justice 2014 update to the Minimum Essential Standard of Living data included an analysis of the changes in the cost of a MESL from 2008 to 2014.

The Minimum Essential Standard of Living expenditure data is adjusted for inflation annually, using a sub-set of CPI Detailed Sub-Indices from the CSO. The consumer price index (CPI) is calculated on the basis of a much broader basket of goods and services than that necessary for a Minimum Essential Standard of Living (MESL). To exclude as much of the influence of price fluctuation from these additional items as is possible, CPI detailed sub-indices are used to adjust the various categories of the MESL budgets.

The adjustment for inflation utilises the appropriate sub-indices rates*, adjusting from March to March each year. The MESL household expenditure budget is more concentrated on basics such as food, electricity and home heating, than that of the average household. Approximately one third of household expenditure is allocated to these categories in the MESL budgets; by comparison the Household Budget Survey shows that these areas account for a quarter of the average household's expenditure. Consequently, the headline CPI inflation rate tends to under-estimate changes in the cost of a Minimum Essential Standard of Living.

Graph 1 The core cost of a MESL v CPI inflation from 2008 to 2014



- In the last year, the overall CPI inflation rate was 0.2%, however, the average cost of a MESL increased by 0.32% in the same period. Adjusting back the cost of a MESL for a set of representative household types to 2008 shows that the average cost of a MESL has increased by 1.17%, in the six years from 2008 to 2014. However, the overall CPI inflation from 2008 to 2014 suggests that inflation has been effectively flat, with an increase of less than 0.05% from March 2008 to March 2014.

* More information on the annual adjustment methodology and the CPI Detailed Sub-Indices rates used see VPSJ (2013) Working Paper 'Changes in the cost of a MESL in comparison to CPI Inflation', available on www.budgeting.ie

- That is to say that the core contents of the MESL basket of goods and services (excluding housing & childcare) would have cost 1% less in 2008 than they do now in 2014. While the overall CPI inflation rate would suggest that the cost now would be the same as in 2008.

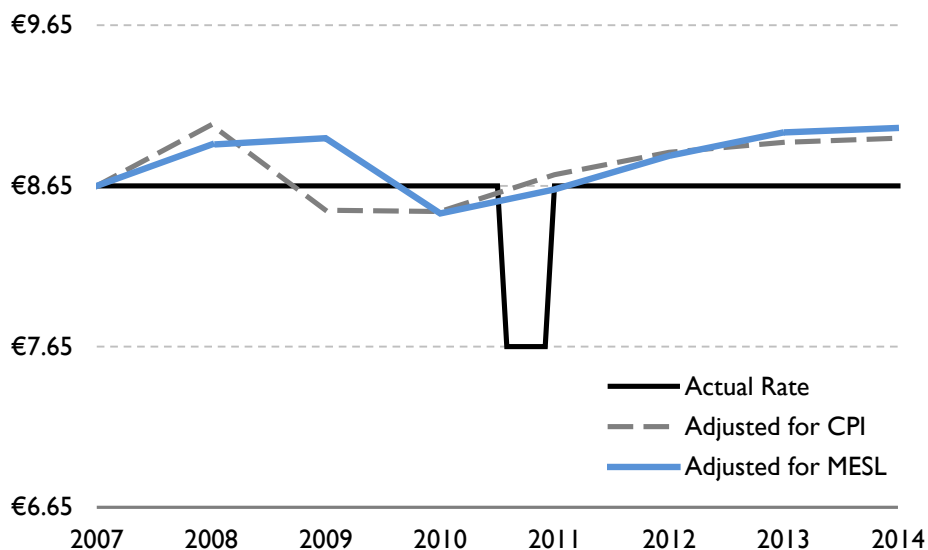
Annual Percent Change in Core MESL, all household types

	2008	2009	2010	2011	2012	2013	2014
% Change	2.96	0.46	-5.25	1.76	2.43	1.64	0.32

THE NMW RATE & INFLATION

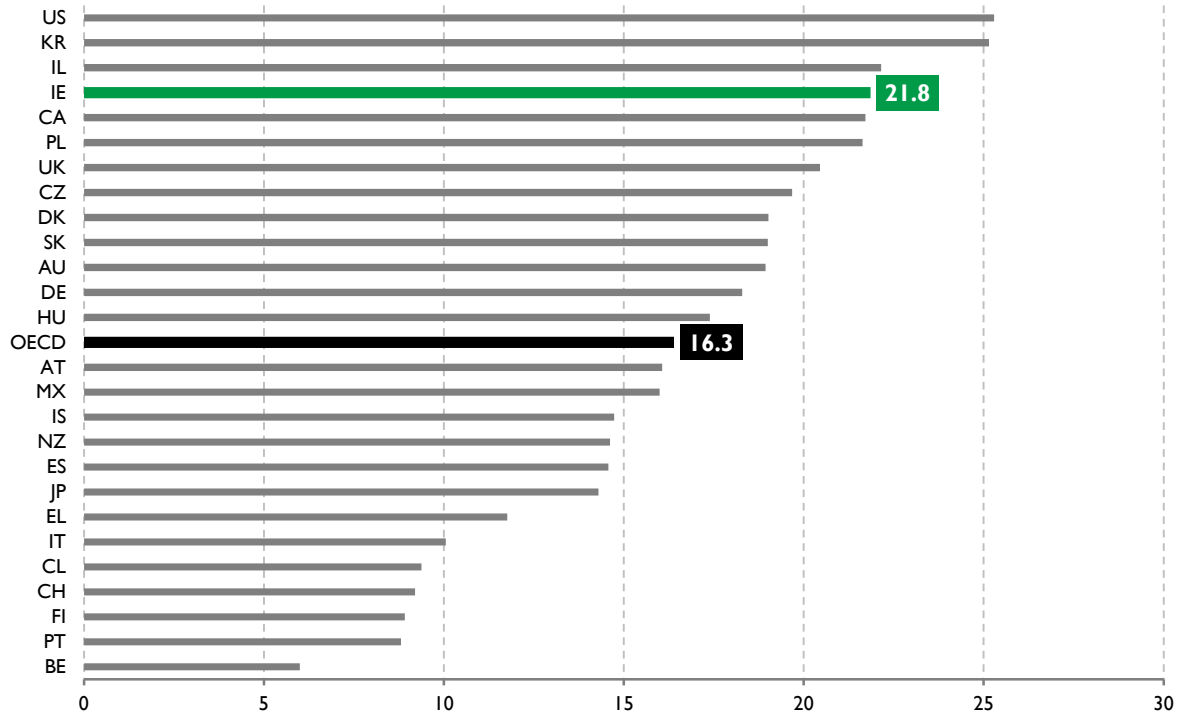
- The National Minimum Wage was increased to €8.65 per hour in July 2007, and has not been increased above this rate in the years since
- From July 2007 to July 2014, the Consumer Price Index (CPI) has shown a cumulative increase in prices of 3.4%
- If the National Minimum Wage rate had been adjusted to maintain its value, relative to CPI inflation, it would have been increased to €8.95 per hour in July 2014
- From 2007 to 2014 the core cost of a Minimum Essential Standard of Living (MESL) has increased by 4.2%
- If the National Minimum Wage rate had been adjusted to maintain its value, relative to the core cost of a MESL, it would have been increased to €9.01 per hour in July 2014
- The graph below illustrates the actual rate of the National Minimum Wage since July 2007, and compares it against the 2007 value adjusted for CPI inflation and adjusted for changes in the cost of a MESL

Graph 2 National Minimum Wage rate and changing prices



LOW-PAY

More than 1 in 5 (21.8%) of workers in Ireland are low-paid. The OECD average is 16.3%, and the Irish rate is the highest incidence of low-pay measured in the EU. (OECD, 2014)



Low-wage earners are defined as employees earning two-thirds or less of national median hourly wages. The most recent Eurostat report on low-wages found that the low-pay threshold for Ireland was €12.20 per hour, in 2010 (Eurostat, 2012).

A more recent analysis by NERI (2015) found that 30% of employees in Ireland are low paid (400,00 employees).

The analysis also highlighted the gender inequality in low pay, finding that 60% of the low paid are women, and that one in three female workers are low paid.

Research has found that found that 25% of employees have an hourly wage which is below the Living Wage threshold of €11.45 per hour. (NERI, 2015)

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NOTES

HOUSEHOLD TYPES & COMPOSITIONS

SA	Single Adult	living alone
TP 1	Two Parents with One Child	an infant
TP 2	Two Parents with Two Children	one in pre-school & one in primary school
TP 3	Two Parents with Three Children	an infant, one in pre-school & one in primary school
TP 4	Two Parents with Four Children	two in primary school & two in secondary school
OP 1	One Parent with One Child	in primary school
OP 2	One Parent with Two Children	one in pre-school & one in primary school

HOUSING COSTS

Dublin	90% of Average Private Rent	PRTB Average Rent
One Bed	718.39	798.21
Two Bed	928.93	1,032.14
Three Bed	1,026.45	1,140.50