



A Minimum Budget for a Decent Living

A research study by Caritas Malta

*focusing on three low-income
household categories*

" ... love for widows and orphans, prisoners and the sick and needy of every kind, is as essential to the Church as the ministry of the sacraments and preaching of the Gospel"

(para. 22 of Pope Benedict's encyclical *Deus Caritas Est* December 2005).

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ISBN - 978-99957-0-496-4

Cover Photo: ***The Roots of a Balcony*** by James Bianchi

March 2012

Caritas Profile

Caritas Malta offers support to people in difficulty with the aim of alleviating poverty and promoting human development and social justice. It provides free-of-charge services, including:

- Residential and non-residential rehabilitation programmes for persons who have been using illegal drugs;
- Counselling and Social Work intervention on all kinds of personal, social and emotional issues.
- Support groups, including those for
 - widowed and separated persons,
 - older people,
 - youths who want to improve social skills,
 - Families of Huntington's Disease sufferers,
 - persons with gambling issues and their families,
 - persons with mental health issues,
 - persons with epilepsy
- Advisory services to victims of usury
- Advisory services to persons at risk of sexually transmitted infections.

Through its Community Outreach service, Caritas creates, strengthens and develops charitable groups in parishes.

Caritas Malta runs a vast prevention education programme in schools and holds courses in parenting skills.

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Foreword

Tackling poverty is a hugely important challenge in Europe. This study commissioned by Caritas Malta is a follow-up to a previous research on poverty made in May 2010.

It is another attempt to show that low-income earnings could lead to poverty. There are pockets of households in Malta whose income is insufficient for a decent living.

The methodology applied in this research is based on the minimum estimated costs of basic essential items of three household types.

Efforts have been made by the Government to introduce family friendly policies, but justice and equity demand that the average income of households should allow them to fulfil their family obligations in a worthy manner without much stress.

This study intends to stimulate a national debate and encourage policy makers to establish a minimum benchmark for a decent standard of living.

We believe that it is the responsibility of everyone to improve the conditions of low-income earners.

Mgr. Victor Grech
Director

Acknowledgments

Caritas Malta would like to acknowledge the collaboration and support of a number of professionals without whose input and advice the research would have been a more demanding task:

Dr. Janet Mifsud, BPharm(Hons), PhD(QUB),

All local pharmacists who offered valuable assistance in the project,

Ing. Marco Cremona, an expert in water and energy conservation,

Mr. Paul Vella Haber, former primary state-school Head Master,

Ms. Maria Ciappara, a state school primary teacher,

Ms. Angela Coppini Charles, Head of Department Church Secretariat for Catholic Education and the Caritas Malta Young Separated support group facilitator,

Ms Mildred Falzon, former Coordinator of Church Homes for the Elderly,

Ms. Suzanne Pace, Housing Authority, and

Rev. Dr. Carmel Tabone O.P.

The assistance of Mr. Michael Pace Ross, the Director of the National Statistics Office, and Mr. Etienne Caruana, the Director of Social Statistics and Information Society, was invaluable to the research team in the undertaking of the study.

The research team would also like to acknowledge and appreciate the help of all Caritas colleagues, families and friends who offered their personal experiences in the course of the research. This project would not have been possible if not for their constant and adept support.

Part 1

Executive Summary

Caritas Malta has carried out a research study over a period of one year to establish a minimum budget for a decent living based on a basket of essential items. The findings of this study show that a concerted effort is required to make a decisive impact on ensuring that all people in Malta have the resources necessary to lead a life in human dignity.

The study focuses on low-income households and addresses three household categories, namely, (i) two adults and two dependent children; (ii) a lone-parent and two dependent children; and (iii) an elderly couple. The study assumes that the subject household types are entitled to benefits under Scheduel II (pink card), in receipt of free food under the EU or local charitable food aid schemes, residing in Government-owned premises at subsidised rent, and in receipt of energy vouchers.

The report presents the minimum estimated cost of the selected items put together for the three household types. Assembled with a frugal approach, the basket includes eight basic categories (1) food, (2) clothing, (3) personal care, (4) health, (5) household goods, maintenance and services, (6) education and leisure, (7) transport and (8) housing.

The research was carried out between February 2011 and January 2012. A multi-disciplinary team of four members was employed to identify, quantify and cost the list of items deemed necessary for a minimum decent standard of living for low-income earners in Malta. This study was approached from a sociological, nutrition, consumer and economics point of view. The research team also drew on the experience of professionals in fields related to specific topics addressed.

This study adopted the Budget Standard Approach, rather than relying on the average consumer expenditure. The research team devised the minimum essential requirements for each of the eight categories, indicating commodities and services required for a basic minimum standard of living, without necessarily reflecting the consumption patterns of the Maltese.

The price of each item reflects the market price for the reference month of September 2011, with the exception of elements of Clothing and Household Goods, Maintenance and Services, whose cost has been based on the average consumer expenditure of the lowest income quartile (earning less than €10,585) according to the 2008 Household Budgetary Survey provided by the National Statistics Office.

This study does not seek to show how much a family should earn. Rather it aims to describe a basic minimum standard, which it should be unacceptable for any household not to attain.

The minimum essential budget per annum for the subject households, is estimated at € 10,634 for two adults and two children, €8,581 for a lone parent with two dependent children and € 6,328 for an elderly couple.

It is pertinent to emphasise that these figures do not reflect the minimum essential budget for all the Maltese. Families which do not benefit from financial assistance on housing, medicine and energy or from free foodstuffs evidently incur higher costs.

The Socio-Economic Relevant Indicators

The Statistics on Income and Living Conditions (SILC) 2009 reveals that the largest share of Maltese households, at 21.2 per cent, had a disposable annual income of between €5,001 and €10,000. This was followed by 17.7 per cent in the €10,001 - €15,000 disposable income group and 14.8 per cent in the €15,001 - €20,000 group. The smallest proportion – 3.2 per cent – of households fell in the lowest disposable income group, at €5,000 or less (SILC p.14).

Single parent households with one or more dependent children had an average disposable income of €11,979, whilst households composed of two adults and two dependent children had €24,218 (p.13).

The SILC 2009 also reveals that the ‘presence of elderly persons in a household was linked to a lower disposable income’ (p.xxii). Nearly half of the households comprising one elderly person (age 65+) had a disposable income of between €5,001 - €10,000. Of all households comprising two or more elderly persons, the largest proportion – 34 per cent - fell in the €10,001 - €15,000 disposable income bracket. This was followed by 28 per cent on a disposable income of €5,001 - €10,000 (p. xxii).

Furthermore, households that owned their main dwelling had an average disposable income of €22,173, while those who rented their dwelling and households making use of free accommodation had an average disposable income of €15,670 and €15,408 respectively (p.xxii). More information is expected from the 2011 Census of Population and Housing.

In terms of expenditure, the Household Budgetary Survey (2008) reveals that ‘the average overall household consumption expenditure was estimated at €19, 575 per household.

Households in the highest income octile (annual net income in excess of €35,000) spent an average of €32,008 per year. In contrast, households in the lowest income octile, (annual net income below €7,500) spent an average of € 9,474, less than half the national average'. The report states that 'households in the lower four net income octile groups, on average, reported that consumption expenditure exceeded declared net income (p. xvi)'.

Consumption patterns tend to vary across age and educational levels as well. The younger the households, the less they spend on food, non-alcoholic beverages and health, in comparison with households having an older reference person. Households where the reference person had a tertiary level of education recorded the highest average annual consumption expenditure compared to other households where the reference person had no schooling or a pre-primary level of education.

Unsurprisingly, households where the reference person was gainfully occupied recorded the highest annual average consumption expenditure. Housekeepers and retired persons recorded the lowest consumption expenditure levels.

It is worth noting that, with households where the reference person is unemployed, proportionately less is spent on recreation and culture, but more on alcoholic beverages and tobacco.

It is with such a socio-economic background in mind that this research study was conducted.

This report is divided into two main parts.

Part One

The first chapter outlines an introduction to the rationale of the study. It introduces the aims, significance and focus of the study. Chapter 2 sets out the methodological approach, while Chapter 3 gives a detailed account of the key research findings. Chapter 4 then provides a commentary and a list of nine policy recommendations.

Part Two

A set of appendices outlines the construction of the basket of essential items in detail. A detailed breakdown and an explanation of the items in terms of quantity and their corresponding prices are included.

1 Chapter One

1.1 Introduction

This study adheres to the mission of Caritas Malta to alleviate poverty and promote human development and social justice, and is intended to renew its preferential option for the poor, acting as their voice which is seldom audible. It attempts to contribute towards the current debate as to what should constitute a minimum essential household budget required for a decent living in present day Malta.

This study subscribes to the United Nations Convention on Human Rights definition on adequate lifestyle. A Minimum Essential Standard of Living is one which meets a person's physical, mental, moral, spiritual and social well-being.

In an effort to establish the minimum cost for a socially acceptable standard of living, this study endeavours to discern the level of consumption that makes for a decent standard of living which guarantees that every citizen feels integrated in the Maltese community.

Hence, the study sets out with the belief that people are living in poverty if their income and other resources are so inadequate as to preclude them from enjoying a standard of living which is regarded as the minimum acceptable by today's Maltese society. As a result people are excluded or marginalised from participating in activities which are considered a norm for the others.

1.2 The multidimensionality of poverty

In *Poverty Among Us* (2010) Caritas Europa sees poverty as a set of precarious circumstances characterised by a permanent lack of financial resources. Poverty brings further severe restrictions and limitations; economically deprived people often suffer from bad health, and longer unemployment; they live in inadequate housing conditions; they are often characterised by poor education and occupational training; they often work in low-security jobs; and not infrequently, they have a scarcely viable social network, broken family relationships and an insecure residence status (p.15).

For Caritas, every human being has the right to have sufficient means for a decent life, especially food, clothing, shelter, health care, rest and the necessary social services. In circumstances of sickness, disability, old age, unemployment, widowhood and any other involuntary situation of deprivation, every person should have the right to be looked after by the society or the state. The internationally recognized right to social security is essential to guarantee human dignity for all persons, especially when they are deprived of their capacity to realise their rights.

1.3 Aims and Significance of the Study

‘Current debates about reducing or ending poverty suffer from the absence of a socially agreed empirically based income standard. The question what level of income is required to allow an acceptable standard of living needs to be addressed if we are serious about reducing income poverty’.

This is what Professor Bradshaw says in his introduction to a study on the Minimum Essential Budgets in Ireland. He says that ‘what constitutes a minimum acceptable level of income needs to be informed about the actual cost of a minimum essential standard of

living which meets physical, psychological and social needs and which enables full participation in today's society' (MacMahon et al 2006 p. iii).

In this context, this study attempts to make available detailed information on the actual cost of a minimum essential standard of living for three household types in Malta. By minimum we mean an adequate benchmark to measure what should constitute an acceptable and decent standard of living beyond the level of survival for simply food, clothing and shelter.

The two key overarching objectives of this study are:

1. To assemble a basket of basic goods and services considered essential to achieve a decent standard living in Malta.
2. To calculate the minimum essential budget for three different low-income household categories in Malta.

1.4 Our Focus

The research study focuses on three different household types in Malta:

1. Two adults and two dependent children
2. Lone parent and two dependent children
3. An Elderly couple (65+).

The focus of the study relates to households whose income is considered relatively low. A detailed account why the three household types were chosen is explained later (2.2). The minimum benchmark does not necessarily reflect that of the whole population and all family varieties or individual necessities. Low-income earners are entitled to financial assistance on a number of items including medicines (i.e. pink card holders), housing (i.e. housing

authority schemes), food aid provision (food aid scheme) and energy (energy rebates on water; electricity and LPG). Thus, this research assumes that the target population is in receipt of EU Aid foodstuff, residing in a Housing Authority subsidised dwelling, some member of each household is a pink card holder and receiving energy vouchers (Appendix L).

This research study is not intended to replace existing poverty indices. On the contrary, it tries to provide a minimum benchmark to guide further debates and policy decisions affecting the incomes of the worse off.

This study believes that the accessibility to a minimum essential budget could be a solid contribution in the country's fight against poverty. It, therefore, aims to provide a dynamic index against which relative income and other minimum income schemes can be measured such that no one in Malta would earn less than the estimated minimum budget.

1.5 Our Approach

There is no one single definition of poverty. Various measures and indicators have been developed and deployed in different countries across time. The most basic measurement of poverty focuses on the capacity to survive. The subsistence poverty measure acknowledges the very basic biological needs such as food and water, and especially in hostile climates, clothing and shelter (Dixon and Macarov, 1998 p.4).

Absolute poverty measurements refer to insufficient resources for physiological reproduction: food, shelter, a healthy physical environment and care of the body. Absolute poverty is thus a state of destitution in which a person is unable to afford basic human

needs such as clean and fresh water, nutrition, adequate healthcare, education, clothing and shelter.

Nowadays, the most commonly used way to measure poverty is income-based. The most common definition of relative poverty is below the 60% of the national median equivalised disposable income of households. The equivalised disposable income is calculated on the collected total household income. Figures are given per 'equivalent adult' in order to reflect differences in household size and composition (Abela and Tabone 2008). Critics of this indicator suggest that relative poverty has more to do with inequality than poverty itself.

This study moves beyond these income-based poverty indicators. It proposes to make use of the cost of a basket of essential items as a minimum sufficient income to support an acceptable standard of living.

A list of goods and services deemed essential for a particular household to achieve a decent standard of living has been drawn up by a multi-disciplinary team. The 'minimum agreed' benchmark is the result of a consensus approach between the research team members. This study intends to set what a minimum decent standard of living should be.

The research team is fully aware that such an approach entails a degree of subjectivity and at times arbitrary selection in the compilation of the basic items and their corresponding quantity. Typical discussions included:

- ✓ Is a car a necessity or a luxury in Malta?
- ✓ Is the use of a mobile phone an essential requisite?
- ✓ Has the use of internet become an essential item?
- ✓ Should a basic basket include a yearly holiday abroad?

It is recognized that this approach might not perfectly match the actual consumption patterns of the Maltese, but reflects the opinions and conclusions of the research team whose focus was on the lowest strata of Maltese society. Rather than looking at current general consumption patterns, the methodological approach seeks to be indicative of how a basic minimum standard of living 'should be', in preference to 'as is'.

In concrete terms, this study specifies which goods and services (including their quantities and prices) one requires to lead a decent life in Malta. As indicated earlier, the overall rationale of the study takes into consideration the daily context of low-income earners.

1.6 The use of reference budgets

Reference budgets have a long tradition in social policy. According to *The Measurement of Extreme Poverty in The European Union* (2011) published by the European Commission, the method was pioneered by Rowntree in his studies of poverty in York. 'A number of countries have income or expenditure thresholds derived from research based on budget standards including AT, BE, DK, HR, IE, PT, RO, SK and UK. A number of these countries have adopted the "consensual" budget standards methodology developed by researchers in the UK, though more usually the budget standards are based on either normative or behavioural (expenditure based) estimates of needs' (Bradshaw and Mayhew, 2011 p53).

The report continues that, 'in the original work that re-pioneered the use of budget standards in the UK, the Family Budget Unit developed a budget to represent a modest-but-adequate living standard, but their subsequent work focused on a low-cost or a minimum acceptable budget. The original work was also largely normative; relying on the judgement of experts about what was necessary or acceptable. Their later work developed a Minimum Income Standard based on consensual methods – the judgement about what was included

in the budget was made by the general public in focus groups rather than by experts' needs' (Bradshaw and Mayhew, 2011 p53).

Across European countries reference budgets are used for a variety of aims, including

- (i) financial and debt advice
- (ii) poverty measurement
- (iii) budget information and
- (iv) credit scores and purchasing power calculations (Waarnaar and Luten 2009, p.9).

A Minimum Income Standard (MIS) in the United Kingdom (UK) is an ongoing programme of research to define what level of income is needed to allow a minimum acceptable standard of living in the UK today. Funded by the Joseph Rowntree Foundation, it is carried out by the Centre for Research in Social Policy (CRSP) at Loughborough University, having been developed in partnership between CRSP and the Family Budget Unit at York University. It brings together two approaches to setting budget standards: the "consensual" negotiation of budgets by panels of ordinary people, and budgets based on research evidence and expert judgements. Members of the public negotiate budgets for a minimum standard and experts check these decisions and advise where they think there is a case for amending them. The first results of MIS were launched in July 2008. The results were last updated in July 2011. The project is funded for the next four years to continue updating the standard.

According to the MIS for the UK web portal 'a minimum standard of living today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society' (Bradshaw et al 2008 p.1). An online calculator has been developed to make precise calculations about how much various households need. This can be found on www.minimumincome.org.uk. In 2010, in the UK, a single person needed £175 a week, after paying rent/mortgage, a couple with two children needed £403 (excluding childcare), a lone parent with one child needed £234 and a pensioner couple needed £222.

In Sweden reference budgets are used as a guide by local authorities to set social assistance levels. Nowadays, the social allowances are determined by the Social Ministry on the basis of the reference budget (Vranken, 2010). In Australia they are drawn up by researchers and have actively assisted in the setting of, among other things, minimum wage rates and housing benefits (Bradshaw et al, 2008 p.2)

A report by the European Commission Social Protection Committee (2011) states that 'various studies compare minimum income systems across the EU, but often fail to provide information on their impact on real people or consistent methods for assessing how each country's benefit levels relate to the actual living standards and expectations of its citizens' (p.23). Reference budgets in Belgium determine the budget which a given type of household needs by developing a realistic basic monthly budget needed to lead a life in dignity. For instance, a retired couple with low housing costs needs a €1,050 per month.

In the Netherlands, reference budgets are widely used for poverty measurement. The at-risk of poverty threshold is calculated according to the cost of the basket of essential items. A family with an income below this level of particular reference budget is regarded as poor (Waarnaar and Luten 2009, p. 8).

Reference budgets are also used to calculate credit scores in the Netherlands. That is, to calculate loan-to-income ratios and set the amount that a particular household could borrow. It also calculates loan-to-income ratios for mortgages and is included in the *Code of Conduct* of Dutch mortgage suppliers (Waarnaar and Luten 2009, p. 9).

Whilst reference budgets referred to above have mainly been used for the measurement of poverty, it is also believed that reference budgets should be used as a tool with which to

help consumers to analyse individual spending patterns. This is due to the fact that they contain a list of goods and services and their cost that a family of a specific size and composition requires to be able to live at a designated level of well being.

In other countries, reference budgets are used as budget information and for debt counselling of low-income households who cannot make ends meet. Basic baskets are used as a counselling tool for low-income households to plan their daily budget and address over-indebteness. They are often used as guidelines for households' spending patterns (Waarnaar and Luten 2009 p.9).

Reference budgets are also used to gauge purchasing power calculations, i.e. to monitor differences in the income and expenditure of certain types of households as a result of changes in policies (Waarnaar and Luten 2009, p.9). In the Irish context they are used to explore which household types are worse off and having difficulty in making ends meet. In Sweden, social assistance for the poor is partly based on the outcome of reference budgets for specific household types, such as those of the elderly, those living in an institution or those with a particular disability or illness (Waarnaar and Luten 2009, p.9).

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”

Article 25 – The Universal Declaration of Human Rights

2 Chapter Two

2.1 Methodology

The study has been conducted in three broad phases. In the first phase the research team agreed their methodology. In the second phase relevant local and European literature was studied and analysed with respect to the Maltese socio-economic background. The construction, design and pricing of the Minimum Basket of goods and services were carried out in the last phase.

There is no universal objective way to define either the goods or services that are considered as basic and necessary for a household or those that should be treated as luxury. Due to its subjective nature, a multi-disciplinary research team was formed to identify and quantify the list of items deemed necessary for a minimum decent standard for Malta. This study has been approached from economic, social and health points of view, with particular reference to consumption patterns and family well-being.

This study relied heavily on the advice of professionals in fields related to specific topics addressed in the study. For each of the items the research team consulted specific professionals for advice and guidance on the compilation of certain items of the Basket. Furthermore, the construction of the basket of essential items also relied on informal contacts of the researchers, many of whom low-income earners.

The basic components of the Basket are Food, Clothing, Personal Care, Health, Household Goods/Maintenance and Services, Education and Leisure, Transport and Housing (further information on each of these items is specified in Chapter 3).

The prices of each item reflect the market price for the reference month of September 2011, with the exception of elements of Clothing and Household Goods, Maintenance and Services. The cost for these components has been based on the average consumer expenditure of the lowest income quartile (earning less than €10,585), according to the Household Budgetary Survey (2008), provided by the National Statistics Office.

A one-month based expenditure diary - 15th August to 15th September 2011 – was collected from fifteen household types of different family backgrounds, ages, educational and income level. Refer to matrix Appendix J. These diaries were completed for four weeks by each household referring to receipts, bills and other expenditure records. It is acknowledged that the period recorded may not be reflective of year-round expenditure, but it serves as another good indicator of expenditure of different households.

In fact, the consumers group was requested to provide a yearly average estimate expense for items not purchased on a regular basis for the year ending July 2011 – including household equipment and appliances; utilities including water and electricity; insurances; TV/telephone/internet; educational costs; housing costs; and gas. This served as an additional pricing benchmark to test the cost of each item.

A separate consultation with a group of consumers was also undertaken. This took the form of a focus group for the elderly household type. Seven representatives of elderly households participated in this September 2011 focus group. These persons were Social Clubs' coordinators from Marsaskala, Lija, Valletta, Zejtun, Tarxien, Paola and the CaritasHelpAge Unit. All participants were over 65 years of age.

The computed cost of the basket of essential items refers only to the chosen three specific household types detailed in chapter 1.4 whose net disposable income is relatively low.

It is acknowledged that not everybody's needs are identical: certain circumstances may create additional needs. The extra expenses for persons with specific dietary requirements, physical disability, chronic illnesses, mental health conditions, living in substandard and/or remote housing have not been taken into consideration in the compilation of the basket. In addition this study does not claim to be sensitive to the daily needs of minority ethnic groups. Such conditions require hefty additional expenses besides those in this estimated minimum essential budget. This study focuses on inhabitants of Malta and does not necessarily reflect any extra daily or extraordinary expenses which inhabitants of Gozo might incur.

2.2 Why the three household types?

The SILC (2009) revealed that the number of private households was estimated at 141, 650 encompassing a total of 404,550 persons. Thirty per cent of households with dependent children were composed of two adults and two dependent children, making this the largest household group. Due to its prevalence this household type has been selected as one of the three household types.

The largest proportion of persons living in private households, 34 per cent, fell in the 25-49 age brackets. The distribution of persons aged 16 and over by marital status revealed that a majority of 59 per cent were married.

Official evidence by the National Statistics Office reveals that specific household types are at a greater risk of poverty. The at-risk-of-poverty rate for persons living in households with

dependent children tended to be higher than that for persons living in households without dependent children. In 2009 these were estimated at 17 per cent and 13 per cent respectively.

The highest at-risk-of-poverty rates were registered among persons living in single-parent households (53.2 per cent) and households with two adults and three or more dependent children (33.1 per cent).

On a comparative perspective, Eurostat figures (refer to Appendix M) reveal that Malta registers the highest share of single parents with dependent children with an equivalised disposable income below the at-risk-of poverty threshold, amongst the EU 27 countries in 2009.

On the International Day for Older Persons in 2011, the National Statistics Office said that the total number of persons aged 60 and over totalled 95,145 or 23 per cent of the total population. Figures derived from the 2009 SILC reveal that elderly persons are at a higher risk of poverty than their younger counterparts. The risk-of-poverty rate for persons aged 60 and over stood at 19 per cent while that for younger age groups stood at 14 per cent.

Nearly 65 per cent of the elderly felt that they could not afford to pay for a one week annual holiday away from home, and 11 per cent could not afford to eat a meal that includes meat, chicken, fish (or vegetarian equivalent) every second day. Thirty-one per cent said that they could not afford to face unexpected expenses of €450 and over and 13 per cent said they were not able to keep their home adequately warm.

Taking into account both policy and prevalence contexts the three household types chosen as the focus of this study were:-

- (i) Two adults and two dependent children
- (ii) Lone parent and two dependent children
- (iii) An Elderly couple (65+).

For the purpose of this study, adults are assumed to be within the 30-45 age cohorts whilst children are of senior primary or of secondary school age (10 – 15 years of age). Table 1 (below) shows items which were not included in the basket of essential items.

In the next chapter the key findings of the research study are presented.

Items not included in the Basic Basket	
Travelling abroad (on holiday)	Restaurants, cafes and the like
Use of a car	Purchasing of a car
Private hospital services	Visits to General Practitioner and other health consultants
Insurance covers for health, home, car and life	Motorcycles/bicycles
Games, toys and watches	Photographic equipment
Use of a mobile phone	Hi-Fi equipment
Books	Alcoholic beverages
Tobacco	Club memberships
Paid cultural activities	Gifts
Pocket money for children	Fines
Childcare services	Canteens expenses
Donations to non-profit organisations	Pets' related costs
Gardens, plants and flowers	Newspaper expenses

Table 1 - Items not Included in the Basket

“In every case a just wage is the concrete means of verifying the whole socioeconomic system and, in any case, of checking that it is functioning justly. It is not the only means of checking, but it is a particularly important one and in a sense the key means.”

Pope John Paul II *On Human Work* (No.17)

3 Chapter Three

3.1 Key Findings

This chapter delineates the key components of the basket of essential items. The list of basic items has been classified into eight broad categories as per Table 2. Details regarding choice, description and costing of items follow.

Basic Basket of Essential Items	
Food	Clothing
Personal Care	Health
Household Goods, Maintenance and Services	Education and Leisure
Transport	Housing

Table 2 Basic Basket of Essential Items

3.2 Food

Seven-day minimum essential food menus have been developed according to the guidelines recommended by the *World Health Organisation* and the local *Health Promotion and Disease Prevention Directorate*. Appendix A presents a specimen 7-day food menu for each household type. The food component of the basket includes all food and drink purchased and consumed at home.

Three daily meals and two in-between meal snacks have been included in the minimum essential food intake. The menus utilise a foods approach and not a calories and/or nutrient

approach to ensure nutritional adequacy for the different individuals targeted. The research assumes that there are no specific dietary requirements for any of the household members, apart from those related to their life stage.

Undoubtedly, different lifestyle patterns and daily routines will call for different food intake schedules or types of meals and snacks. The menus presented are specimen one-week menus which would offer a balanced diet suitable for the nutritional needs of healthy growing children, adults or the elderly. A mix of traditional and more 'modern' dishes have been included with an emphasis on health promotion, seasonality and socio-cultural norms.

Since the menus cover a whole week's snacks and meals, no other expenses for eating out at restaurants, cafes and the like have been taken into account within the final minimum essential budget for food.

Moreover, it is also taken into consideration that low-income earners are entitled for free food vouchers and/or other foodstuffs provided by various charitable groups and organisations, or through EU Food provision. This latter Food Aid scheme is coordinated by the Paying Agency within the Ministry for Resources and Rural Affairs. According to information obtained from the Millenium Chapel, which is the designated organisation responsible to distribute food from intervention stocks to the most deprived persons, each eligible person is entitled to free pasta, biscuits and other products from their respective parish on a regular basis. For more detailed information refer to Appendix L under Food Aid Scheme.

In 2010, Malta's food consumption expenditure was estimated at 13.4 per cent of the total final consumption expenditure (National Statistics Office, News Release 196/2011).

Based on the results of this research, Food turned out to be the largest share of total expenditure for each type of household. In each of the three household types, the estimated food expense is close to half of the total expenditure. The research team considers this phenomenon as evidence of their judicious choices for frugal baskets. The prices of packaged/processed food reflect those of a typical local shopping complex whilst those of fresh fruit and vegetables reflect those of a village vegetable vendor.

The minimum cost for **food** for each of the three household types is estimated at:

Food	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	107.14	464.27	5,571.28
Lone parent & 2 children	80.44	348.57	4,182.88
Elderly couple (65+)	50.28	217.89	2,614.56

Table 3 Estimated cost for food

3.3 Clothing

The main elements of the Clothing item are basic garments and footwear. Basic Summer and Winter clothing are taken into account incorporating outdoor wear, indoor wear and underwear. A basic pair of sandals, trainers, boots, elegant shoes, work/school shoes, flip flops and bedroom slippers has been taken into account for the adults and children. Flip flops and work shoes have been excluded from the elderly basket (Appendix B). It is assumed that the use of these shoes and footwear has an average lifespan of two years.

In terms of garments the cost has been obtained from the Household Budgetary Survey (HBS) 2008 data. The basic mean cost per annum for the lowest national income quartile (those earning less than €10,585) has been taken into account. Footwear was costed at current local prices.

The minimum cost for **clothing** for each of the three household types is estimated at:

Clothing	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	15.27	66.17	794
Lone Parent & 2 children	12.43	53.87	646.50
Elderly couple (65+)	9.23	40	480

Table 4 Estimated cost for clothing

3.4 Personal Care

This component includes personal hygiene, grooming products, articles and equipment including electric appliances as indicated in the NSO 2008 Household Budgetary Survey data. A €15 basic monthly haircut for female adults and a €5 monthly haircut for male adults and children have also been included.

The research assumes that there are no specific skin care conditions, which require special treatment. Make-up, beautician, nail enhancement and special hairdressing services as well as cosmetic surgery expenses are excluded.

The minimum cost for **personal care** for each of the three household types is estimated at:

Personal Care	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	13.10	56.75	681
Lone parent & 2 children	11.94	51.75	621
Elderly couple (65+)	10.62	46	552

Table 5 Estimated cost for personal care

3.5 Health

The health component takes into consideration different health-related costs. The calculation of costs has also taken into account the entitlement to free medication through the public health sector. Low-income earners whose income does not exceed an established threshold are generally entitled to the benefits under Schedule II (Pink Card) of the Social Security Act. It particularly entitles them to the free provision of pharmaceuticals within the Government Out-patient Formulary List compiled by the Directorate for Pharmaceutical Policy and Monitoring within the Ministry of Health, the Elderly and Community Care.

In its review on social protection in Malta and the EU, health care statistics show that in 2009 there were 7,249 Pink Card holders (NSO, 2011 p.9). Yellow Form holders accounted to 46,405 in 2008 (NSO, 2010 p.8).

The total cost for Minimum Essential Budget therefore includes only medicinal expenses, which are not provided for free. These comprise products related to bruises, inflammation, colds, other common skin conditions and protection from solar radiation (Appendix C). These items and the amounts were determined after consultation with experts in the field and a local managing pharmacist.

No GP visit expenses have been included. The members of the households are assumed to use State Health Centres.

Dentistry related costs have also been excluded (with one exception – see below) since the National Health Service provides the following free dental care to all: checkups, x-rays, oral hygiene, emergency treatment (during normal out-patient hours), extractions and oral surgery under local and general anaesthesia, and consultations. Basic restorative treatment is provided to children under the age of 16 and to all Pink Card holders. Simple orthodontic treatment (braces) is provided to children under the age of 16.

For the elderly cohort, the research includes costs related to dental services (denture) and osteoporosis¹. All other medicinal items are assumed to be provided for free by the State under Schedule II.

Although the research team assumed that all households avail themselves of formal national health services, such as those provided by Health Centres and polyclinics it is aware that very often the services of the family doctor or dentists and certain medicine, dentistry and family doctors are paid for from personal funds. Persons who suffer from common health conditions are automatically risking further medical problems if the condition is left untreated. In this case, a GP visit at the onset of symptoms is often necessary.

Given the above context, in its workings the research team has assumed that:

- ✓ The three household categories include members who are Pink Card holders
- ✓ State-funded medicine is regularly in stock and supplied in a suitable manner
- ✓ GP and dentistry services are provided in a timely manner to the patients according to their individual needs
- ✓ There are no particular serious or chronic health and/or disability conditions
- ✓ The elderly are living independently in their own home.

As a result, the minimum cost for **health** for each of the three household types is estimated at:

Health	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	3.98	17.23	206.78

¹ However, local health experts have noted that many times female elderly need to buy additional medication to treat this condition. Prices vary for this additional medication. The cheapest on the market is approximately €19 per month. This additional expense has not been included in the final computation.

Lone parent & 2 children	2.83	12.27	147.28
Elderly couple (65+)	7.06	30.58	367.01

Table 6 Estimated cost for health

3.6 Household Goods, Maintenance and Services

This component, which constitutes the second largest share of household expenditure, is divided into three broad categories: Household goods, Household maintenance and Household services.

3.6.1 Household Goods

Devising a list of durable goods and their corresponding maintenance has proved to be very complex. There are large differences in the lifespan of commodities within this category. Furthermore, the size of the house itself may have a direct bearing on the quantity of the items therein included.

In view of this, the cost of furniture and furnishings, household textiles, major and small electric/non-electric household appliances and material and services for maintenance and repair of household types has been taken from the yearly mean expenditure of the lowest national income quartile (earning less than €10,585) according to the NSO Household Budgetary Survey 2008.

3.6.2 Household Maintenance

A minimum of six, five and four loads of laundry per week (at 40 degrees Celsius) was estimated for the two adults/two children, lone parent/two children and elderly couple respectively. Other household detergents, cleaning materials and non-durable household goods for dish washing, and cleaning of floors, and other surfaces (e.g. bathrooms and wall tiles) such as dusters, sponges, floor clothes and a cleaning set have been listed in the Household Maintenance component.

3.6.3 Household Services

This category includes:

- a) Basic communication services such as TV, landline and internet
- b) Electricity and water consumption
- c) LPG (gas) for cooking and space heating

a) Basic Communication Services

Basic household services such as TV, internet and a landline phone pack have been included. The use of a mobile telephony has been excluded from the basic list of essential items.

One digital TV set-top box has been included. This was based on the fact that results of a survey by the Digital Switchover Committee, released at the time of writing this report, estimated that only 4,760 households still rely on free-to-air transmissions received via conventional rooftop aerials to watch Maltese TV, which is equivalent to less than 5 per cent. Thus, the majority of households subscribe to a digital TV provider.

b) Electricity and Water Consumption

A daily 8.4 kWh (units) electricity consumption has been estimated for a family of two adults and two children household. The two other household types are estimated to consume a minimum electricity level of 7.6 units (lone parent and two dependent children) and 7.1 units (elderly couple) on a daily basis. A detailed set of workings is found in Appendix D.

The following basic home appliances have been taken into account for the minimum essential basket:

- ✓ Lighting
- ✓ Kettle
- ✓ Toaster
- ✓ Microwave Oven
- ✓ Fridge Freezer
- ✓ Water Heater
- ✓ Washing Machine
- ✓ Iron
- ✓ Fan (for Summer months only)
- ✓ Television set
- ✓ Radio
- ✓ Personal Computer

The use of an air-conditioner, electric heater, electric blanket, dehumidifier, jacuzzi, liquidiser, food mixer and dishwasher has not been included.

It is estimated that 236 litres of water are required for a two adult & two children household, whereas 185 litres are assumed for a lone parent & two children family per day and 136 litres of water is the daily minimum essential for an elderly couple.

This incorporates the use of water in the shower, wash hand basin, toilet flushing, kitchen sink, washing machine, and for house washing (Appendix F). Tap water is also used for both cooking and drinking at home. It is assumed that these households take showers and not baths. Moreover, the use of dish-washers, domestic reverse osmosis units, pumps (also to use rainwater) and water for gardening has not been included. The costs of each household reflect the latest revised residential tariffs by the Water Services Corporation as at 13th September 2011.

The estimated cost for water and electricity costs for the three household types is as follows:

Total Estimated Water and Electricity Costs					
	Electricity Units p/a	Water Units p/a	Electricity in € p/a	Water in € p/a	Total in € p/a
2 adults & 2 children	3,064.79	86,192.14	443.39	185.70	629.09
Lone parent & 2 children	2,791.61	67,759.64	409.25	158.61	567.86
Elderly Couple (65+)	2,589.87	49,692.14	393.26	132.05	525.31

Table 7 Estimated water and electricity costs

c) LPG Gas for Cooking and Space Heating

Gas has been assumed to be used for both cooking and heating. Twelve cylinders per year are estimated to be consumed by the elderly couple household types whilst ten cylinders are consumed by their younger counterparts. The difference is because core body temperature decreases with age and has greater variability in older populations; thus they may require more periods/days of the year of indoor heating. They may also spend more time at home and require longer daily hours of indoor heating.

The price of the Liquefied Petroleum Gas (LPG) used for the Minimum Essential Budget calculations reflects the Malta Resource Authority tariffs as at the reference month of September 2011 (See Appendix G).

When one totals all costs, the minimum cost for **household goods, maintenance and services** for each of the three household types is estimated at:

Household Costs	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	40.05	173.56	2,082.69
Lone parent & 2 children	38.42	166.48	1,997.86
Elderly couple (65+)	36.70	159.05	1,908.71

Table 8 Estimated cost for household goods, maintenance and services

Families who are in receipt of social security benefits and/or whose net income does not exceed €8,401 per annum, in 2012 are entitled to an energy benefit. Assuming all members in each household are eligible for the energy rebate, and taking into consideration the electricity, water and LPG consumption as estimated in this research, a family of two adults and two children would receive a water and electricity rebate of €151.84 per annum. A lone-parent and two children household would receive a rebate of €137.64 per annum and an elderly couple (65+) would receive a rebate of €127.16 per annum. With respect to the LPG rebate, this would work out as €15 per household per calendar year. However, when at least one of the household members is elderly, the rebate calendar year increases up to €25.

These rebates are not being directly reflected in the minimum essential budget as they are accounted for in household income as social transfers.

3.7 Education and Leisure

This section mainly focuses on education expenses related to schoolchildren; though expenses for lifelong learning by adults are not excluded entirely.

The research assumes that the children are of secondary school age and attend a state-school. It also assumes that books and transport to and from school are provided by the state. Therefore, the main items in the Education component are Miscellaneous Printing and Stationery Material and School Uniforms.

A one-time stationery bill (e.g. beginning of year), as well as cost of photocopies, workbook, a magazine subscription, a DVD, extracurricular activities (ex. Pizza day), registration for extracurricular activities and transport for nine school outings a year have been listed for each of the children (Appendix H).

School uniforms are assumed to last up to two consecutive years. According to the Preliminary Report on the Supply of School Uniforms by the Malta Competition and Consumer Affairs Authority the typical items for school uniforms are long trousers, short trousers, long and short sleeve shirts, jersey, polo shirt, tie, blazer, PE track suit, PE t-shirt and shorts.

No other educational costs have been included. First of all, it is assumed that families will seek additional educational activities for the children which are provided for free by the state, Local Councils or by NGOs. Moreover, during the course of data collection, the research team discovered that students who are experiencing financial difficulties are often being assisted and provided with the necessary resources by their school, on a case-by-case basis and at the respective School Management Team's discretion.

Whilst no expense for the elderly has been included in this section, this is not to mean that the elderly are not expected to further their education if they so opt. It is assumed that interested elderly will seek personal development activities which are provided for free by the state, Local Councils, NGOs or other entities.

The minimum cost for **education** for each of the three household types is estimated at:

Education	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	7.40	32.08	385
Lone parent & 2 children	7.40	32.08	385

Table 9 Estimated minimum cost for Education and Leisure

It is also assumed that the members of the various households attend leisure and entertainment activities which are available for free - including making use of local playing grounds and amenities at national parks, Skola Sport courses, village festas and special theme events, public concerts, other Local Council sport and cultural activities, as well as activities and outings organised by government entities and NGOs. In fact, whilst no specific expenses have been dedicated for sports-related activities (both for adults and children) this is in no way meant to imply a lack of valuation of sports or outdoor exercise. On the contrary, the researchers have kept in mind a holistic approach to health in their inclusion/exclusion criteria and calculations. It is recognised, however, that some activities require no additional cost (e.g. regular walking with homemade weights, or swimming at the public beaches).

No expenses for paid cultural activities, gift giving and/or holidays abroad are taken into account. Neither has any allowance been made for ownership of pets. Whilst appreciating that all these give additional value to ones quality of life, given the frugality of this proposed minimum basket these items were omitted.

3.8 Transport

As indicated in Figure 1 transport costs recorded the second largest proportion of household consumption expenditure among Maltese households in 2008. The Household Budgetary Survey revealed that the highest share of expenditure on transport (38 per cent) was attributed to fuels and lubricants for personal transport equipment with an average of €1,023 per annum (p.xv).

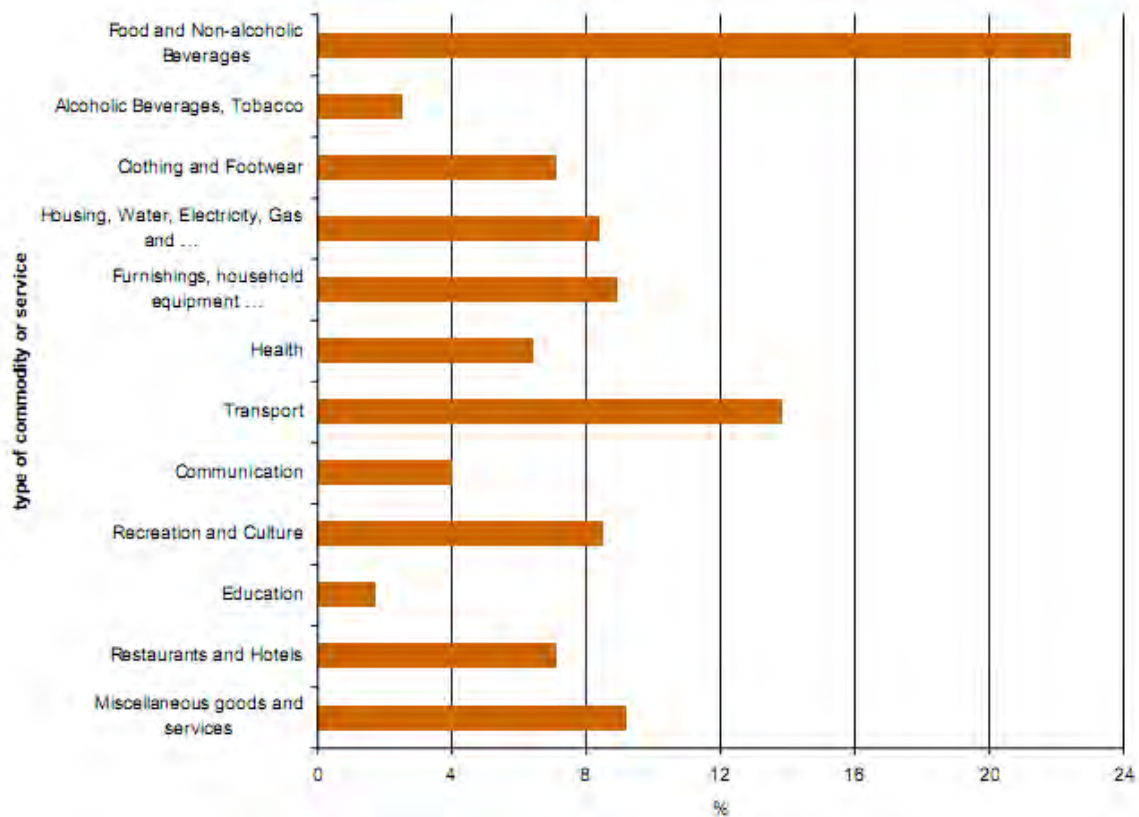


Figure 1 Percentage Distribution of Household Consumption Expenditure for 2008

Source Household Budgetary Survey 2008 p.xiv

Should the use of a car be included in the basic basket? Is the use of a car an obligatory item? The inclusion of the use of a car within the basket should merit a place, as is done in

some other European countries investigated by the research team, was highly debatable. In the end, the research team agreed to its exclusion assuming that the minimum transport requirements are met through use of public transport, assuming that the public transportation system is operating efficiently, and that the households are situated in areas where the public transportation system is available.

A seven-day public transport ticket for the each of the elderly at pensioner rates has been included. For the other two household types a 30-day saver ticket for the adults and day ticket for children (only during weekend) have been incorporated in the transport expenses (Appendix I). No late night tickets have been considered. Fares apply according to prices listed in the Arriva web portal for the reference month of September 2011.

The minimum cost for **transport** for each of the three household types is estimated at:

Transport	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	14	60.67	728.04
Lone parent & 2 children	8.41	34.67	437.64
Elderly couple (65+)	4.25	18.40	220.80

Table 10 Estimated cost for transport

3.9 Housing

The designation of housing expenses is a complex issue, since there are many different alternative forms of accommodation and of prices.

According to the latest data on housing as per the Statistics of Income and Living Conditions SILC (2009), 61.3 per cent of the 143,667 Maltese households are outright homeowners. 15.1 per cent are paying a mortgage on their home whilst 5.6 per cent have been given their

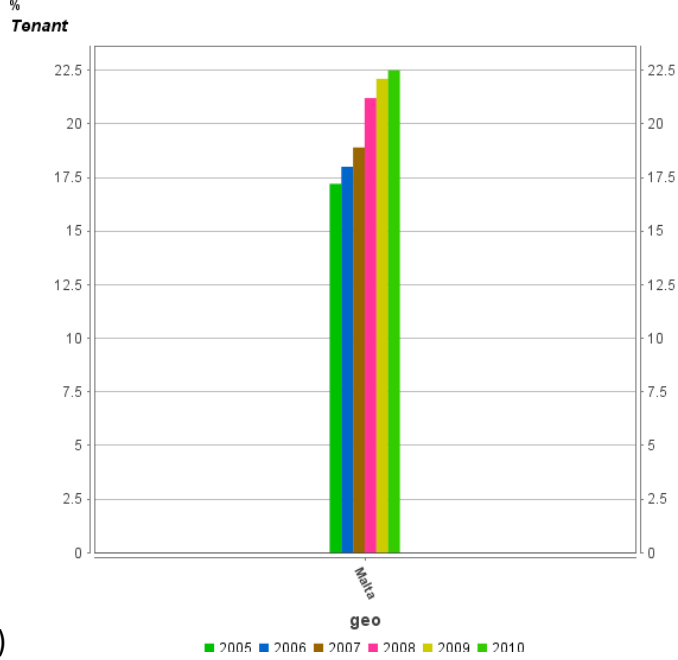
accommodation for free. The remaining 18 per cent are tenants or subtenants paying rent at prevailing market rates or at reduced rates as shown in Table 11.

Household Type	Number of Households	%
Outright Owner	88,095	61.3
Owner Paying Mortgage	21,709	15.1
Tenant or Subtenant paying rent at prevailing or market rate or accommodation rented at reduced rate	25,876	18
acomodation provided for free	7,998	5.6
Total	143,667	100

Table 11 Households by tenure status

The SILC (2009) also confirms that while 20 per cent of persons living in rented dwellings and 19 per cent of persons in free accommodation were at-risk-of poverty, this rate for home owners was estimated at 14 per cent (p.xxiv). Figures 2 and 3 confirm that tenants (those who rent accommodation) in Malta are already poor or at a higher risk of poverty than are home owners. In 2010, according to Eurostat the at-risk-of poverty for tenants was 22.5 per cent while for owners this was 14.2 per cent as shown in the figures below. Figures 2 and 3 represent the share of persons with an Equivalised disposable income below the at-risk-of-poverty threshold, broken down by tenure status (owner and tenant).

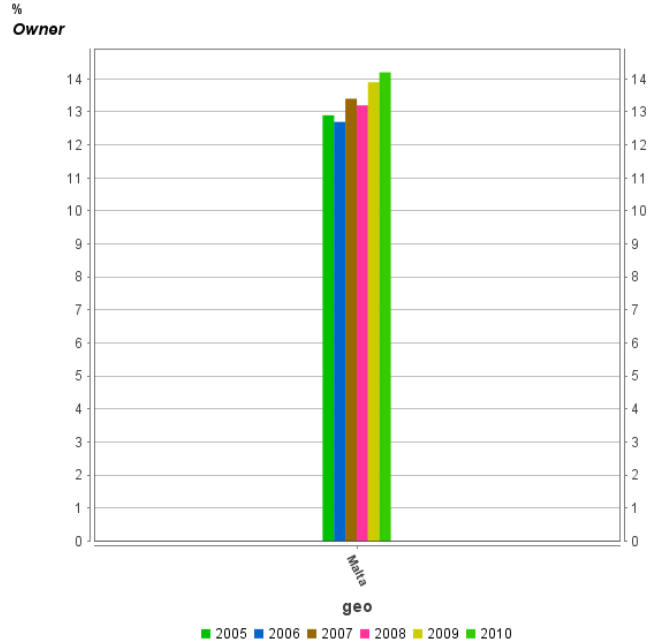
At-risk-of poverty rate by tenure status (Source: SILC)



(Eurostat)

Figure 2 At-Risk-of-Poverty by Tenure Satus - **Tenant**

At-risk-of poverty rate by tenure status (Source: SILC)



(Eurostat)

Figure 3 At-Risk-of-Poverty by Tenure Status - **Owner**

Data obtained from the Housing Authority shows that the commercial rent of Government owned properties varies between € 185 and € 2050 per annum. These rents are subsidised according to tenants' income. Families whose income is below 7,172 Euros are entitled to an 80 per cent subsidy.

Govt Owned Properties		
Circa 3,500 Beneficiaries and 2,200 applicants		Per annum in Subsidised Rent
	Minimum Possible	The Minimum Rent (as per Rent Law Reform) €185
	Maximum Possible	subsidy of 80% on the € 2,050 = € 1,640 € 410

Table 12 Housing Authority subsidies on government owned properties

Evidence, thus, indicates that living in rented dwelling implied a higher probability of being at-risk-of-poverty. (Cardona, 2010)

This research assumes that the targeted households do not own their home, but that they are renting a dwelling and are paying a subsidised rent. It is assumed therefore that they are beneficiaries of some Social housing scheme.

The minimum cost for **housing** for each of the three household types is estimated at € 185 per annum reflecting the present legal possible minimum rent.

Housing	Weekly in €	Monthly in €	Yearly in €
2 adults & 2 children	3.56	15.42	185
Lone parent & 2 children	3.56	15.42	185
Elderly couple (65+)	3.56	15.42	185

Table 13 Estimated cost for housing

4 Chapter Four

4.1 Conclusion and Policy Recommendations

What minimum budget is required to achieve an acceptable, decent standard of living?

There is not a straightforward answer to this question and each of the issues involved may be the subject of serious and lengthy discussion in social policy and scientific research.

Thus, this study seeks to stimulate a national discussion with the goal of encouraging policy makers to establish an adequate minimum income ensuring a decent standard of living for ALL citizens. The report is not an end in itself, but a spur for action, particularly if it means that further research is needed.

The report aims to serve as a contribution towards reaching the Europe 2020 targets² in which the Maltese National Reform Programme intends to focus on those people who are materially deprived, amongst whom are those who are both materially deprived and who are also at risk of poverty. Three particular groups have been identified, these being children, the elderly and jobless households. Malta's proposed national target is to lift around 6,560 people out of risk of poverty and social exclusion.

This study also responds to the 2008 Recommendation on Active Inclusion by the European Commission which declared that Member States should 'design and implement an integrated comprehensive strategy for the active inclusion of people excluded from the

² The relative number of people at risk of poverty in Europe has not diminished over the past decade but the Europe 2020 strategy aims to change that. One of its main targets is to reduce the number of Europeans living below national poverty lines by 25% and lift at least 20 million out of the risk of poverty over the next ten years. Given that 80 million people in the EU are at risk of poverty and 8 % of EU workers are considered to be working poor, tackling poverty is a tremendous but hugely important challenge. (Vranken 2010 p. 5).

labour market combining adequate income support, inclusive in labour markets and access to quality services' (Frazer and Marlier 2009 p.6). The Commission further recommends that 'active inclusion policies should facilitate the integration into sustainable, quality employment of those who can work and provide resources which are sufficient to live in dignity, together with support for social participation for those who cannot' (Frazer and Marlier 2009 p.6).

Table 14 presents the minimum estimated cost for the items selected as essential for a decent living for three household types: 2 adults and 2 children, Lone Parent and 2 children, Elderly Couple (65+). It is assumed that the three household types include members who are Pink Card holders; in receipt of some free food under the Food Aid scheme; reside in a state-owned, subsidised rented property and on receipt of energy benefits.

Item		2 Adults & 2Children		Lone Parent & 2 Children		Elderly Couple (65+)	
		Monthly €	Yearly €	Monthly €	Yearly €	Monthly €	Yearly €
Food	7-Day Menu ³	464.27	5,571.28	348.50	4,182.78	217.89	2,614.76
Clothing	Garments*	37.50	450	33.33	400	25	300
	Shoes &Footwear	28.67	344	20.54	246.50	15	180
Personal Care	Personal Care	56.75	681	51.75	621	46	552
Health	Pharmaceutical Products ⁴	17.23	206.78	12.27	147.28	30.58	367.01
Household Goods, Maintenance & Services	Furniture & Furnishings (and Textiles) *	13.84	166	13.67	164	13.67	164
	Appliances*	11.75	141	11.75	141	11.75	141
	Maintenance & Repair: Material*	10.92	131	10.42	125	10.42	125
	Maintenance & Repair: Services*	18.83	226	18.83	226	18.83	226
	Laundry detergents	7.80	93.60	6.50	78	5.20	62.40
	Non-durable Goods	10.83	130	10.83	130	5.42	65
	Telephone/TV/internet	33	396	33	396	33	396
	Electricity [^]	36.95	443.39	34.10	409.25	32.77	393.26
	Gas [^]	14.17	170	14.17	170	17	204
	Water [^]	15.47	185.70	13.22	158.61	11	132.05
Education & Leisure	Printing & Stationery	15.33	184	15.33	184	0	0
	Uniforms	16.75	201	16.75	201	0	0
Transport	Public Transport	60.67	728.04	34.67	416.04	18.40	220.80
Housing	Rent ⁵	15.42	185	15.42	185	15.42	185
Grand Total		886.15	10,634	715	8,581	527.35	6,328

Table 14 Minimum estimated costs for three household types

³ **Food Aid Scheme** – It has been calculated that a family of four persons is given foodstuff worth approx. €31 monthly (market value); family of three given approx. €23worth of food monthly (market value,); a family of two is given approx. € 15worth of food per month (market value); reference month September 2011 food provision. These amounts have been considered when costing the Food Menus.

⁴ **Pink Card Holders** - Appendix C shows that 2 adults &2 children family who are **not** entitled to the Pink Card are paying an approx. € 851 per annum (four times as much to cover health care costs). For those elderly who are not in receipt of state provided medicine via the pink card, health care costs increase up to around €949, three times as much

⁵ **Subsidized Rented Housing:** These figures are for Housing Authority government owned subsidised rented dwellings. Data obtained from the Housing Authority states that families with children are generally paying an average commercial rent of € 2,865 per year or €238.75 per month for private furnished apartments

*Prices according to the Average Consumer Expenditure of the Lowest Income Quartile earning less than €10,585 according to HBS 2008

[^]**Energy Benefit** a family of two adults & two children receives a €151.84 per annum in water & electricity rebate; a lone-parent & two children household receive a €137.64, whilst an elderly couple (65+) receives €127.16 per annum in water & electricity rebate **LPG rebate** is worked out as €15 per household per calendar year; if a single member is elderly, the amount becomes €25

Table 15 shows that the minimum essential budget per annum is estimated at €10,634 for two adults and two dependent children; €8,581 for a lone parent and two dependent children and €6,328 for an elderly (65+) couple.

	Monthly in €	Yearly in €
2 adults & 2 children	886.15	10,634
Lone parent & 2 children	715	8,581
Elderly couple (65+)	527	6,328

Table 15 - Minimum Budget for a Decent Living

4.1.1 Below The Minimum Essential Benchmark⁶

This research does not purport to show how much a family should earn, but rather it seeks to describe a basic minimum standard of living, below which it should be unacceptable for anyone to have to live.

On the basis of the SILC 2010 (reference year 2009), this research study reveals that:

- a) for 3.3 per cent of the 2 Adults & 2 Children households, the net equivalised disposable income is lower than the minimum essential calculated benchmark – the number of persons earning less than the minimum essential budget per annum is 2,363.
- b) for 52.6 per cent of the Lone parent & 2 Children households, the net equivalised disposable income is lower than the minimum essential calculated benchmark – the

⁶These statistics have been computed by the National Statistics Office for 2009 levels, by means of adjusting for any cost of living allowances issued. The minimum essential budget was adjusted by deducting COLA for years 2011 (€1.16 per week) and 2010 (€5.82 per week) so as to set the minimum level for 2009.

number of persons earning less than the minimum essential budget per annum is 2,418.

- c) for 8.1 per cent of the Elderly couple households the net equivalised disposable income is lower than the minimum essential calculated benchmark⁷ - the number of persons earning less than the minimum essential budget per annum is 1,535.

4.1.2 A Frugal Basket

The SILC calculated that the Median National Equivalised Income in 2009 stood at €9,935, whilst the at-risk-of-poverty threshold was at €5,961 per annum. Thus in 2009, 15.1 per cent of the population were below the at-risk-of-poverty threshold. This translates to 61,278 persons.

18.4 per cent of the 2 Adults & 2 Children households were at-risk-of-poverty in 2009 (a total of 12,340 households). For households without dependent children, and where there were, two adults one of whom was 65 years of age or more, the at-risk-of-poverty rate stood at 22.2 per cent (a total of 8,150 households). The at-risk-of-poverty rate for single parent households with one or more dependent children stood at 53.2 per cent (a total of 5,040 households).

The research team has compared and contrasted the established minimum essential benchmarks with the at-risk-of-poverty threshold; being calculated as 60 per cent of the Median National Equivalised income.

⁷ It is assumed that only one person in that household was applicable for COLA

	Minimum Essential Budget in €	At-Risk-Of-Poverty in €
2 adults & 2 children	10,634	12,518
Lone parent & 2 children	8,581	9,537
Elderly couple (65+)	6,328	8,941

Table 16- Minimum Essential Budget vis-a-vis at risk of poverty

Table 16 shows that the minimum essential budget is below the at-risk of poverty threshold, for all three household types.

- a) The at-risk of poverty threshold for 2 adults and two children stood at € 12,518 per annum in 2009. The Minimum Essential Budget was calculated at € 10,634 per annum.
- b) For the Lone Parent& 2 Children households, the at-risk-of-poverty threshold was €9,537 per annum in 2009. The Minimum Essential Budget was calculated at € 8,581per annum.
- c) The at-risk-of-poverty treshold for the elderly household type stood at € 8,941 per annum whilst the estimated Minimum Essential Budget at €6,328.

The research team concludes that the difference in this study's and the SILC-derived at-risk-of-poverty benchmarks is very likely to be related to the financial assistance granted to low-income earners which has been factored into the Minimum Essential Budgets, as well as due to the frugality of approach adopted when selecting the essential components for a decent living.

The focus of this research study was on three low-income household categories. The Minimum Essential Budget for a decent living is evidently higher for households with a relatively higher income, provided that they do not benefit from financial assistance on housing, medicines, energy and foodstuffs.

As indicated earlier (Footnote 3) it has been estimated that under the Food Aid Scheme a low-income family of four persons is given approximately €31 worth of foodstuffs per month; a family of three is given approximately €23 worth of foodstuffs per month; whilst a family of two is given approximately €15 worth.

With respect to water and electricity rebates, a family of two adults and two children (assuming they are all eligible) receive a €151.84 per annum. A lone-parent and two children (assuming they are all eligible) household receive a €137.64, whilst an elderly couple (65+) receives €127.16 per annum in water and electricity rebate. In terms of LPG rebate, it is to be worked out as €15 per household per calendar year. When at least a single member is elderly, the amount is €25.

With respect to medicines, according to the latest Household Budgetary Survey (NSO, 2008, p.xv) in general Maltese households spend an average of €525 annually on pharmaceutical products. This research study estimates that a 2 Adults & 2 Children family type, not entitled to the 'Pink Card' will spend an approximate €851 per annum. Similarly, those elderly couples who are not in receipt of state provided medicine via the Pink Card will spend around €949 annually on medicines and health care. Furthermore, families with children of younger ages are more likely to spend a bigger share of their disposable income on medicine.

In terms of housing, data obtained from the Housing Authority states that families with children are generally paying an average commercial rent of € 2,865 per year/€238.75 per month for private furnished apartments. The SILC 2009 reveals that the average monthly rent on main dwelling for single parent households, with one or more dependent children stood at €92 in 2009. That of two adults with one or more dependent child stood at €103 for the same reference year (p.23). This differs greatly from those families who benefit from a subsidised rent due to their residing in state-owned rental property.

All of these various types of financial assistance have to be factored in when interpreting the meaning behind the Minimum Essential Budgets.

4.1.3 The Economic Considerations

In drawing up this report, and especially in reaching conclusions and making recommendations, the research team never lost sight of the undisputed fact that, without economic sustainability, efforts to enhance social conditions would not only fall flat, but, if handled irresponsibly, might even turn out counter-productive in the long-term.

With a take-home pay of a full-time employee on minimum wage amounting to € 7,912 p.a. in 2012, inclusive of statutory bonuses and after deducting social security contributions, there already exists a disincentive to seek employment as things now stand. Maximum social assistance in all cases, including the healthy unemployed, is lower than the minimum wage level, but not excessively so.

There is clearly an economic case for recommending the uplifting of the statutory Minimum Wage from € 158.11 to € 180 per week of 40 hours (+ 13.8%). The current concept of a minimum wage still reflects the social concept of decency prevailing in 1971. Over the years, it has only been augmented by the Cost of Living Adjustment. In other words, the various lifestyle components which translated to a decent living in 1971 have never been revised in order to take into account what these lifestyle components would be in the early 21st Century – over 40 years later.

The research team does not believe that if a reasonable increase in the Statutory Minimum Wage is legislated this would cause any appreciable escalation to Malta's overall level of wages, especially if the government decrees illegal any wage increase demands based solely on relativity with the statutory minimum wage. This prohibition, which should exclude claims from pensioners, could persist for, say, a period of 3 years, unless eventually extended.

Upping the minimum wage as recommended should not interfere with the currently-used formula for calculating the adjustment for cost of living (COLA).

More importantly, it should not encounter objections from those advocating linking COLA with productivity, since no productivity-sensitive employer pays any wages at near-minimum levels.

A minimum wage of € 180 per week would translate into a take-home pay of € 8936, considerably shortening the distance from this report's calculation of minimum budgets for a decent living standard. Uplifting the statutory minimum wage is bound to lower the number of those in-work who are at-risk-of-poverty.

According to Eurostat figures, Malta's in-work-at-risk-of-poverty rate was at 4.1 per cent in 2006, 4.5 per cent in 2007, and 5 per cent and 5.7 per cent in 2008 and 2009 respectively. In 2010 the share of persons in-work and at-risk-of-poverty was 5.9 per cent which is below the EU 27 and EU 15 average (8.5 and 8 per cent respectively).

Finally, it is pertinent to emphasise that public funds required to enhance the 'social wage ' as well as additional wage payments in the private sector in conformity with an increased level of the statutory minimum wage, carry an inherent beneficial high multiplier effect in the workings of Malta's economy: the poorer the beneficiaries of this improved spending power, the more they are likely to spend their additional income in a way that creates locally-added value.

4.2 Policy recommendations:

This study presents the following policy recommendations:

1. The uplifting of the statutory minimum wage from €158.11 to €180 per week of 40 hours (+13.8%)
2. Address with urgency the financial situation of lone parent families. As indicated earlier in Section 2.2, among the EU 27 countries Malta registers the highest share of single parents with dependent children with an equivalised disposable income below the at-risk-of poverty threshold.
3. Use the amounts calculated for the three Minimum Essential Budgets as benchmarks to define an adequate minimum income for persons whose income is below the minimum essential budget. The Minimum Essential budgets should guide social security policies to determine adequacy of minimum income.
4. Strengthen the social security benefits for people who earn less than the Minimum Essential Budget for their household type and who cannot participate in the labour market. Allowances should be increased so that no person's income is below this level.
5. Conduct further studies to compare and contrast the Minimum Essential Budgets in their entirety with the actual consumption patterns of the three household types. This research will offer further evidence on the sustainability or otherwise of current family expenditure and areas for improvement or intervention.
6. Develop a system for the state to step in and pay at least the NI contributions for those whose income falls below the Minimum Essential Budgets
7. Ensure entitlement to free medication through the public health system under the Social Security Act Cap 318 Article 23 and the Fifth Schedule of the same Act. Schedule V (Yellow Card) and Schedule II (Pink Card) are reviewed regularly to reflect a just and accessible system within a sustainable health care system.
8. Investment in community level projects for more sustainable and adequate consumption patterns and lifestyles for the Maltese families to demonstrate (i) cost-effective measures on water and energy use for low-income households (ii) and to

raise awareness regarding energy and water issues (as in earlier DAWL project). This should be complemented with financial incentives on purchasing of energy and water-efficient appliances and/or systems that reduce the overall water and/or energy consumption such as solar water heaters and insulation.

9. Ensure entitlement to school subjects such as Home Economics for all students, to nurture the right attitudes and skills from a young age towards becoming responsible citizens who make informed decisions and take action to promote and safeguard personal, family and community wellbeing.

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Part 2

Appendices

Appendix A – Specimen 7-Day Food Cost & Menus⁸

COST OF SPECIMEN 7-DAY FOOD MENUS			
	2 Adults & 2 Children €	Lone Parent & 2 Children €	Elderly Couple (65+) €
Monday	16.62	12.53	7.22
Tuesday	16.63	13.20	7.47
Wednesday	12.92	9.82	4.60
Thursday	16.54	12.37	8.66
Friday	13.59	10.03	7.67
Saturday	13.66	10.14	6.76
Sunday	17.18	12.35	7.90
TOTAL for a week	€ 107.14	€ 80.44	€ 50.28

Prices as at September 2011

⁸ As per recommended guidelines by the World Health Organisation and the Health Promotion and Disease Prevention Directorate

2 adults & 2 children

	BREAKFAST	MID-MORNING SNACK	LUNCH	MID-AFTERNOON SNACK	EVENING MEAL
MONDAY - ADULTS	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 125ML SKIMMED MILK, 2 X 1 BANANA, 2 X CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 4 SMALL WHOLEGRAIN <i>GALLETTI</i> , 1/4 <i>GBEJNA NIEXFA</i> , 2 X 1 APPLE, 2 X CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 LARGE SLICES MALTESE BREAD WITH 2 X 1 TOMATO, 2 X 1 SMALL TIN TUNA IN OIL, 2 X 2 LETTUCE LEAVES, 2 X 6 CUCUMBER STICKS (APPROX 1/2 MED. CUCUMBER OR 80G), 2 X 1 LIGHT YOGHURT, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 <i>QAGHQA TAL-HMIRA</i> , 2 X CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 4 HOME-MADE CHICKEN NUGGETS (2 X 80G CHICKEN BREASTS, 2 X 50G HOME-MADE BREADCRUMBS, 2 X 1/2 EGG), 2 X 1 CUP (80G) BROCCOLI, 2 X 1 CUP (80G) CARROTS, 2 X MED. BAKED POTATO, 2 X 2 TSP OLIVE OIL, 2 X 1 SLICE WHOLEMEAL BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
MONDAY - CHILDREN	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 125ML SKIMMED MILK, 2 X 1/2 BANANA, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 LARGE SLICE MALTESE BREAD WITH 2 X 1/2 TOMATO, 2 X 1/2 SMALL TIN TUNA IN OIL, 2 X 1 LETTUCE LEAF, 2 X 1 APPLE, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 LARGE SLICE MALTESE BREAD WITH 2 X 1/2 TOMATO, 2 X 1/2 SMALL TIN TUNA IN OIL, 2 X 1 LETTUCE LEAF, 2 X 3 CUCUMBER STICKS (APPROX 1/4 MED. CUCUMBER OR 40G), 2 X 1 SMALL TUB YOGHURT, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 MED. SLICE PIZZA WITH MUSHROOM, TOMATO AND CHEESE (1/4 DINNER PLATE SIZE BOUGHT OR HOME-MADE THICK PIZZA BASE WITH 1/2 TOMATO, 40G MUSHROOM, 20G SKIMMED MOZARELLA CHEESE), 2 X 250ML MILK	2 X 4 HOME-MADE CHICKEN NUGGETS (2 X 80G CHICKEN BREASTS, 2 X 50G HOME-MADE BREADCRUMBS, 2 X 1/2 EGG), 2 X 1/2 CUP (40G) BROCCOLI, 2 X 1/2 CUP (40G) CARROTS, 2 X 1/2 MED. BAKED POTATO, 2 X 2 TSP OLIVE OIL, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
TUESDAY - ADULTS	2 X 1 SLICE TOASTED WHOLEMEAL BREAD WITH 2 X 50G LOW FAT CHEESE SPREAD, 2 X 250 ML 100% GRAPEFRUIT JUICE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 1 BANANA, 2 X 2 TBSP ALMONDS, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 WHOLEMEAL BUNS, 2 X 2 SLICES LEAN HAM, 2 X 1/2 CUP (40G) BEANS, 2 X 1 CUP COLESLAW (1/2 SMALL CARROT GRATED PLUS 1TBSP CHOPPED CABBAGE), 2 X PKT 100% ORANGE JUICE	2 X 2 BISKUTTELLI, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 100G TORTELLINI, 2 X 1 CUP (80G) TOMATO SAUCE, 2 X 1 CUP (80G) MUSHROOMS, 2 X 1 CUP (80G) DICED SEASONAL VEGETABLES, 2 X 2 TBSP GRATED <i>GBEJNA NIEXFA</i> , 2 X 2 TSP OLIVE OIL, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
TUESDAY - CHILDREN	2 X 2 WEETABIX WITH 2 X 125ML SKIMMED MILK, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN HAM, 2 X 2 CHERRY TOMATOES, 2 X 125ML 100% APPLE JUICE DILUTED WITH FILTERED TAP WATER	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN HAM, 2 X 1 CUP COLESLAW (1/2 SMALL CARROT GRATED PLUS 1TBSP CHOPPED CABBAGE), 2 X 1 TBSP ALMONDS, 2 X 1 SMALL TUB YOGHURT, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 MED. TUNA AND SPINACH PASTY (80G PASTRY, 80G TINNED TUNA, 40G SPINACH), 2 X 1 LETTUCE LEAF, 2 X FILTERED TAP WATER	2 X 75G TORTELLINI, 2 X 1 CUP (80G) TOMATO SAUCE, 2 X 1 CUP (80G) MUSHROOMS, 2 X 1 CUP (80G) DICED SEASONAL VEGETABLES, 2 X 2 TBSP GRATED <i>GBEJNA NIEXFA</i> , 2 X 2 TSP OLIVE OIL, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED

WEDNESDAY - ADULTS	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 125ML SKIMMED MILK, 2 X 1 BANANA, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 8 SMALL WHOLEGRAIN <i>GALLETTI</i> , 2 X 2 TBSP BIGILLA, 2 X 2 CHERRY TOMATOES, 2 X 1/2 SMALL BOTTLE WATER	2 X PASTA SALAD (2 X 100G WHOLEGRAIN PASTA, 2 X 100G CHOPPED CHICKEN, 2 X 4 CHERRY TOMATOES, 2 X 2 TABLESPOONS CHOPPED YELLOW AND GREEN PEPPERS, 2 TABLESPOONS LOW FAT MAYONNAISE), 2 X 1/2 SMALL BOTTLE WATER	2 X 1 <i>QAGHQA TAL-HMIRA</i> , 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 1 MED. SLICE (1/4 DINNER PLATE) RICOTTA AND PEA PIE (INCL 80-100G SHORTCRUST PASTRY, 80G RICOTTA, 40G FROZEN PEAS, 1/2 EGG) WITH 2 X 1 CUP (80G) GREEN LEAFY SALAD AND 2 X 1 CUP (80G) STEAMED CARROTS, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
WEDNESDAY - CHILDREN	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 125ML SKIMMED MILK, 2 X 1/2 BANANA, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 4 SMALL WHOLEGRAIN <i>GALLETTI</i> , 2 X 1 TBSP BIGILLA, 2 X 2 CHERRY TOMATOES, 2 X 1/2 SMALL BOTTLE WATER	2 X PASTA SALAD (2 X 50G WHOLEGRAIN PASTA, 2 X 50G CHOPPED CHICKEN, 2 X 4 CHERRY TOMATOES, 2 X 2 TABLESPOONS CHOPPED YELLOW AND GREEN PEPPERS, 2 TABLESPOONS LOW FAT MAYONNAISE), 2 X 1/2 SMALL BOTTLE WATER	2 X TOASTED EGG SANDWICH (2 X 1/2 HARD-BOILED EGG, 2 X 1 SLICE TOASTED WHOLEMEAL BREAD), 2 X CUP DRINKING CHOCOLATE WITH 35ML SKIMMED MILK	2 X 1 MED. SLICE (1/4 DINNER PLATE) RICOTTA AND PEA PIE (INCL 80-100G SHORTCRUST PASTRY, 80G RICOTTA, 40G FROZEN PEAS, 1/2 EGG) WITH 2 X 1 CUP (80G) GREEN LEAFY SALAD AND 2 X 1/2 CUP (40G) STEAMED CARROTS, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
THURSDAY - ADULTS	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 1 TABLESPOON DRIED FRUIT AND 2 X 125ML SKIMMED MILK, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 TBSP DRIED CHICK PEAS, 2 X 1 APPLE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 WHOLEMEAL BUNS, 2 X 2 SLICES LEAN TURKEY, 2 X 1/2 CUP (40G) BROAD BEANS, 2 X 3 (40G) CARROT STICKS AND 2 X 3 (40G) CUCUMBER STICKS, 2 X 2 TBSPS MIXED ALMONDS AND RAISINS, 2 X PKT 100% ORANGE JUICE	2 X 1 TUB FRUIT YOGHURT, 2 X 1 <i>QAGHQA TAL-HMIRA</i> , 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X MED. BOWL <i>MINESTRA</i> (1 SMALL POTATO, 1 TBSP PUMPKIN, 1/2 TBSP ONION, 1 SMALL TOMATO, 1 TBSP TURNIP, STALK CELERY, PASTA), 2 X 1 SLICE TOASTED WHOLEMEAL BREAD WITH 2 X 25G PEPPERED <i>GBEJNA</i> OR CHEESE, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
THURSDAY - CHILDREN	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 1 TABLESPOON DRIED FRUIT & 2 X 125ML SKIMMED MILK, 2 X 1/2 BANANA, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN TURKEY, 2 X 2 CHERRY TOMATOES, 2 X 1 TBSP DRIED CHICK PEAS, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN TURKEY, 2 X 1/2 CUP BROAD BEANS, 2 X 1 CUP CARROT AND CUCUMBER STICKS, 2 X 2 TBSPS MIXED ALMONDS AND RAISINS, 2 X 125ML 100% APPLE JUICE DILUTED WITH FILTERED TAP WATER	2 X 1 TOASTED <i>QAGHQA TAL-HMIRA</i> WITH 2 X 1 TBSP MASHED RICOTTA, 2 X 1 TUB FRUIT YOGHURT, 2 X FILTERED TAP WATER	2 X MED. BOWL <i>MINESTRA</i> (1 SMALL POTATO, 1 TBSP PUMPKIN, 1/2 TBSP ONION, 1 SMALL TOMATO, 1 TBSP TURNIP, STALK CELERY, PASTA), 2 X 250ML GLASS SKIMMED MILK
FRIDAY - ADULTS	2 X 2 SLICES TOASTED WHOLEGRAIN BREAD WITH 2 X 1 TSP LOW FAT SPREAD, 2 X 250 ML 100% GRAPEFRUIT JUICE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 1/2 <i>FTIRA</i> WITH 2 X 1 TOMATO AND 2 X 2 TBSPS RICOTTA AND 2 X 1 LETTUCE LEAF, 2 X 1/2 SMALL BOTTLE WATER	2 X 1/2 <i>FTIRA</i> WITH 2 X 1 TOMATO AND 2 X 2 TBSPS RICOTTA AND 2 X 1 LETTUCE LEAF AND 2 X 1 TABLESPOON BUTTER BEANS, 2 X CUP (80G) MIXED FRUIT SALAD (FRUIT IN SEASON - MELON, PEACH, GRAPES), 2 X 1/2 SMALL BOTTLE WATER	2 X 2 <i>BISKUTTINI</i> WITH NUTS, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 (75G) FILLETS FRESH OR FROZEN FISH, 2 X 2 SMALL (80G) GRILLED ZUCCHINI, 2 X 2 SLICES (80G) GRILLED EGGPLANT, 2 X 2 TABLESPOONS (80G) MASHED POTATOES, 2 X 1 SLICE WHOLEMEAL BREAD, 2 X 1 APPLE, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED

FRIDAY - CHILDREN	2 X 2 WEETABIX WITH 2 X 125ML SKIMMED MILK, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1/2 <i>FTIRA</i> WITH 2 X 1 TOMATO AND 2 X 2 TBSPS RICOTTA AND 2 X 1 LETTUCE LEAF, 2 X 1/2 SMALL BOTTLE WATER	2 X 1/2 <i>FTIRA</i> WITH 2 X 1 TOMATO AND 2 X 2 TBSPS RICOTTA AND 2 X 1 LETTUCE LEAF AND 2 X 1 TABLESPOON BUTTER BEANS, 2 X CUP (80G) MIXED FRUIT SALAD (FRUIT IN SEASON - MELON, PEACH, GRAPES), 2 X 1/2 SMALL BOTTLE WATER	2 X 1 MED. SLICE PIZZA WITH MUSHROOM, CORN, CHEESE (1/4 DINNER PLATE SIZE BOUGHT OR HOME-MADE THICK PIZZA BASE WITH 40G MUSHROOM, 40G FROZEN CORN, 20G SKIMMED MOZARELLA CHEESE), 2 X FILTERED TAP WATER	2 X 2 (75G) FILLETS FRESH OR FROZEN FISH, 2 X 1 SMALL (40G) GRILLED ZUCCHINI, 2 X 1 SLICE (40G) GRILLED EGGPLANT, 2 X 1 TABLESPOON (40G) MASHED POTATOES, 2 X 1/2 APPLE, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
SATURDAY - ADULTS	2 X 2 SLICES TOASTED WHOLEMEAL BREAD, 2 X 1 TBSP JAM, 2 X 1 FRESHLY SQUEEZED ORANGE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 WHOLEGRAIN BISCUITS, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 1 OMELETTE (2 X 2 EGGS, 2 X 1 SLICE LEAN HAM, 2 X 1 TBSP ONION, 2 X 1 TBSP RED PEPPER, 2 X 50G RICOTTA), 2 X 2 LETTUCE LEAVES, 2 X FILTERED TAP WATER	2 X GLASS FRUIT SMOOTHIE (2 X 1 BANANA, OR 2 X 5 LARGE STRAWBERRIES, OR 2 X 1 PEACH, PLUS 125ML MILK AND ICE CUBES)	2 X LARGE (SIZE OF DINNER PLATE) HOME-MADE PIZZA WITH 2 X 1/2 LARGE TIN TUNA, 2 X 1 TOMATO, 2 X 1 TBSP PEAS, 2 X 1/2 TIN MUSHROOMS, 2 X 1/2 ONION, 2 X 1 TBSP GRATED LOW FAT MOZARELLA, BASIL; 2 X 1 SCOOP LOW FAT ICE-CREAM WITH 2 X 2 TBSP FRUIT, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED, 2 X 1 GLASS WINE
SATURDAY - CHILDREN	2 X 1 SLICE TOASTED WHOLEMEAL BREAD, 2 X 1 TBSP JAM, 1 FRESHLY SQUEEZED ORANGE	2 X 2 WHOLEGRAIN BISCUITS, 2 X 250 ML GLASSES SKIMMED MILK	2 X 1 OMELETTE (2 X 2 EGGS, 2 X 1 SLICE LEAN HAM, 2 X 1 TBSP ONION, 2 X 1 TBSP RED PEPPER, 2 X 50G RICOTTA), 2 X 2 LEAVES LETTUCE, 2 X FILTERED TAP WATER	2 X GLASS FRUIT SMOOTHIE (2 X 1 BANANA, OR 2 X 5 LARGE STRAWBERRIES, OR 2 X 1 PEACH, PLUS 150ML MILK AND ICE CUBES)	2 X MED. (SIZE OF SIDE PLATE) HOME-MADE PIZZA WITH 2 X 1/4 LARGE TIN TUNA, 2 X 1 TOMATO, 2 X 1 TBSP PEAS, 2 X 1/4 TIN MUSHROOMS, 2 X 1/4 ONION, 2 X 1/2 TBSP LOW FAT MOZARELLA, BASIL; 2 X 1 SCOOP LOW FAT ICE-CREAM WITH 2 X 1 TBSP FRUIT, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
SUNDAY - ADULTS	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 1/2 BANANA AND 2 X 125ML SKIMMED MILK, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 1 WHOLEGRAIN SPONGE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X <i>PATATA L-FORN</i> (2 X 100G BEEF, 2 X 1 LARGE POTATO, 2 X 1 LARGE ONION, 2 X 1 TOMATO, 2 X 1 TBSP WINE, 2 X 1 TSP <i>BUZBIEZ</i>), 2 X 1 LARGE SLICE MALTESE BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER, 2 X 1 GLASS RED WINE	2 X 1 <i>KANNOL TAL-IRKOTTA</i> (WITH CHOPPED NUTS), 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X LENTIL SOUP (2 X 80G LENTILS, 2 X 1/2 SMALL ONION, 2 X 1 TOMATO, 2 X 1/2 CARROT, 2 X 1 TSP GARLIC, 2 X 1 TSP OLIVE OIL, 2 X 1/2 CARTON PLAIN YOGHURT, 2 X 1/4 TSP BASIL, 2 X 1/4 TSP OREGANO), 2 X 2 SLICES TOASTED WHOLEMEAL BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER, 2 X 1 GLASS WINE

<p>SUNDAY - CHILDREN</p>	<p>2 X 40G WHOLEGRAIN CEREAL WITH 2 X 1/2 BANANA AND 2 X 125ML SKIMMED MILK, 2 X 1 FRESHLY SQUEEZED ORANGE</p>	<p>2 X 1 WHOLEGRAIN SPONGE, 2 X 250ML GLASSES SKIMMED MILK</p>	<p>2 X PATATA L-FORN (2 X 80G BEEF, 2 X 1/2 LARGE POTATO, 2 X 1/4 LARGE ONION, 2 X 1 TOMATO, 2 X 1 TBSP WINE, 2 X 1 TSP BUZBIEZ), 2 X 1 SMALL SLICE MALTESE BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER</p>	<p>2 X 1 KANNOL TAL-IRKOTTA (WITH CHOPPED NUTS), 2 X CUP TEA WITH 35ML SKIMMED MILK</p>	<p>2 X LENTIL SOUP (2 X 80G LENTILS, 2 X 1/2 SMALL ONION, 2 X 1 TOMATO, 2 X 1/2 CARROT, 2 X 1 TSP GARLIC, 2 X 1 TSP OLIVE OIL, 2 X 1/2 CARTON PLAIN YOGHURT, 2 X 1/4 TSP BASIL, 2 X 1/4 TSP OREGANO), 2 X 1 SLICE TOASTED WHOLEMEAL BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED</p>
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NB: IT IS ASSUMED THAT CHILDREN WILL ALSO AVAIL THEMSELVES OF FREE SCHOOL MILK ON WEEKDAYS

Lone Parent & 2 children

	BREAKFAST	MID-MORNING SNACK	LUNCH	MID-AFTERNOON SNACK	EVENING MEAL
MONDAY - ADULT	1 X 40G WHOLEGRAIN CEREAL WITH 125ML SKIMMED MILK, 1 BANANA, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	4 SMALL WHOLEGRAIN <i>GALLETTI</i> , 1/4 GBEJNA NIEXFA, 1 APPLE, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 LARGE SLICES MALTESE BREAD WITH 1 TOMATO, 1 SMALL TIN TUNA IN OIL, 2 LETTUCE LEAVES, 6 CUCUMBER STICKS (APPROX 1/2 MED. CUCUMBER OR 80G), 1 LIGHT YOGHURT, 1/2 SMALL BOTTLE WATER	1 <i>QAGHQA TAL-HMIRA</i> , 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	4 HOME-MADE CHICKEN NUGGETS (80G CHICKEN BREASTS, 50G HOME-MADE BREADCRUMBS, 1/2 EGG) , 1 CUP (80G) BROCCOLI, 1 CUP (80G) CARROTS, BAKED MED. POTATO, 2 TSP OLIVE OIL, 1 SLICE WHOLEMEAL BREAD, FRUIT IN SEASON, FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
MONDAY - CHILDREN	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 125ML SKIMMED MILK, 2 X 1/2 BANANA, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 LARGE SLICE MALTESE BREAD WITH 2 X 1/2 TOMATO, 2 X 1/2 SMALL TIN TUNA IN OIL, 2 X 1 LETTUCE LEAF, 2 X 1 APPLE, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 LARGE SLICE MALTESE BREAD WITH 2 X 1/2 TOMATO, 2 X 1/2 SMALL TIN TUNA IN OIL, 2 X 1 LETTUCE LEAF, 2 X 3 CUCUMBER STICKS (APPROX 1/4 MED. CUCUMBER OR 40G), 2 X 1 SMALL TUB YOGHURT, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 MED. SLICE PIZZA WITH MUSHROOM, TOMATO AND CHEESE (1/4 DINNER PLATE SIZE BOUGHT OR HOME-MADE THICK PIZZA BASE WITH 1/2 TOMATO, 40G MUSHROOM, 20G SKIMMED MOZARELLA CHEESE), 2 X 250ML MILK	2 X 4 HOME-MADE CHICKEN NUGGETS (2 X 80G CHICKEN BREASTS, 2 X 50G HOME-MADE BREADCRUMBS, 2 X 1/2 EGG) , 2 X 1/2 CUP (40G) BROCCOLI, 2 X 1/2 CUP (40G) CARROTS, 2 X 1/2 MED. BAKED POTATO, 2 X 2 TSP OLIVE OIL, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
TUESDAY - ADULT	1 SLICE TOASTED WHOLEMEAL BREAD WITH 50G LOW FAT CHEESE SPREAD, 250 ML 100% GRAPEFRUIT JUICE, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	1 BANANA, 2 TBSP ALMONDS, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 MED. WHOLEMEAL BUNS, 2 SLICES LEAN HAM, 1/2 CUP BEANS, 1 CUP COLESLAW (1/2 SMALL CARROT GRATED PLUS 1TBSP CHOPPED CABBAGE), 1 PKT 100% ORANGE JUICE	2 <i>BISKUTTELLI</i> , 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 100G TORTELLINI, 2 X 1 CUP (80G) TOMATO SAUCE, 2 X 1 CUP (80G) MUSHROOMS, 2 X 1 CUP (80G) DICED SEASONAL VEGETABLES, 2 X 2 TBSP GRATED <i>GBEJNA NIEXFA</i> , 2 X 2 TSP OLIVE OIL, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
TUESDAY - CHILDREN	2 X 2 WEETABIX WITH 2 X 125ML SKIMMED MILK, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN HAM, 2 X 2 CHERRY TOMATOES, 2 X 125ML 100% APPLE JUICE DILUTED WITH FILTERED TAP WATER	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN HAM, 2 X 1 CUP COLESLAW (1/2 SMALL CARROT GRATED PLUS 1TBSP CHOPPED CABBAGE), 2 X 1 TBSP ALMONDS, 2 X 1 SMALL TUB YOGHURT, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 MED. TUNA AND SPINACH PASTY (80G PASTRY, 80G TINNED TUNA, 40G SPINACH), 2 X 1 LETTUCE LEAF, 2 X FILTERED TAP WATER	2 X 75G TORTELLINI, 2 X 1 CUP (80G) TOMATO SAUCE, 2 X 1 CUP (80G) MUSHROOMS, 2 X 1 CUP (80G) DICED SEASONAL VEGETABLES, 2 X 2 TBSP GRATED <i>GBEJNA NIEXFA</i> , 2 X 2 TSP OLIVE OIL, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED

WEDNESDAY - ADULT	40G WHOLEGRAIN CEREAL WITH 125ML SKIMMED MILK, 1 BANANA, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	8 SMALL WHOLEGRAIN <i>GALLETTI</i> , 2 TBSP BIGILLA, 2 CHERRY TOMATOES, 1/2 SMALL BOTTLE WATER	PASTA SALAD (100G WHOLEGRAIN PASTA, 100G CHOPPED CHICKEN, 4 CHERRY TOMATOES, 2 TABLESPOONS CHOPPED YELLOW AND GREEN PEPPERS, 2 TABLESPOONS LOW FAT MAYONNAISE), 1/2 SMALL BOTTLE WATER	1 <i>QAGHQA TAL-HMIRA</i> , 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	1 MED. SLICE (1/4 DINNER PLATE) RICOTTA AND PEA PIE (INCL 80-100G SHORTCRUST PASTRY, 80G RICOTTA, 40G FROZEN PEAS, 1/2 EGG) WITH 1 CUP (80G) GREEN LEAFY SALAD AND 1 CUP (80G) STEAMED CARROTS, FRUIT IN SEASON, FILTERED TAP WATER WITH 1/2 LEMON SLICED
WEDNESDAY - CHILDREN	2X40G WHOLEGRAIN CEREAL WITH 2 X 125ML SKIMMED MILK, 2 X 1/2 BANANA, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 4 SMALL WHOLEGRAIN <i>GALLETTI</i> , 2 X 1 TBSP BIGILLA, 2 X 2 CHERRY TOMATOES, 2 X 1/2 SMALL BOTTLE WATER	2 X PASTA SALAD (2 X 50G WHOLEGRAIN PASTA, 2 X 50G CHOPPED CHICKEN, 2 X 4 CHERRY TOMATOES, 2 X 2 TABLESPOONS CHOPPED YELLOW AND GREEN PEPPERS, 2 TABLESPOONS LOW FAT MAYONNAISE), 2 X 1/2 SMALL BOTTLE WATER	2 X TOASTED EGG SANDWICH (2 X 1/2 HARD-BOILED EGG, 2 X 1 SLICE TOASTED WHOLEMEAL BREAD), 2 X CUP DRINKING CHOCOLATE WITH 35ML SKIMMED MILK	2 X 1 MED. SLICE (1/4 DINNER PLATE) RICOTTA AND PEA PIE (INCL 80-100G SHORTCRUST PASTRY, 80G RICOTTA, 40G FROZEN PEAS, 1/2 EGG) WITH 2 X 1 CUP (80G) GREEN LEAFY SALAD AND 2 X 1/2 CUP (40G) STEAMED CARROTS, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
THURSDAY - ADULT	40G WHOLEGRAIN CEREAL WITH 1 TABLESPOON DRIED FRUIT AND 125ML SKIMMED MILK, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 TBSP DRIED CHICK PEAS, 1 APPLE, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 WHOLEMEAL BUNS, 2 SLICES LEAN TURKEY, 1/2 CUP (40G) BROAD BEANS, 3 (40G) CARROT STICKS AND 3 (40G) CUCUMBER STICKS, 2 TBSPS MIXED ALMONDS AND RAISINS, 1 PKT 100% ORANGE JUICE	1 TUB FRUIT YOGHURT, 1 <i>QAGHQA TAL-HMIRA</i> , 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	1 MED. BOWL <i>MINESTRA</i> (1 SMALL POTATO, 1 TBSP PUMPKIN, 1/2 TBSP ONION, 1 SMALL TOMATO, 1 TBSP TURNIP, STALK CELERY, PASTA), 1 SLICE TOASTED WHOLEMEAL BREAD WITH 25G PEPPERED <i>GBEJNA</i> OR CHEESE, 1 FRUIT IN SEASON, FILTERED TAP WATER WITH 1/2 LEMON SLICED
THURSDAY - CHILDREN	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 1 TABLESPOON DRIED FRUIT & 2 X 125ML SKIMMED MILK, 2 X 1/2 BANANA, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN TURKEY, 2 X 2 CHERRY TOMATOES, 2 X 1 TBSP DRIED CHICK PEAS, 2 X 1/2 SMALL BOTTLE WATER	2 X 1 WHOLEMEAL BUN, 2 X 1 SLICE LEAN TURKEY, 2 X 1/2 CUP BROAD BEANS, 2 X 1 CUP CARROT AND CUCUMBER STICKS, 2 X 2 TBSPS MIXED ALMONDS AND RAISINS, 2 X 125ML 100% APPLE JUICE DILUTED WITH FILTERED TAP WATER	2 X 1 TOASTED <i>QAGHQA TAL-HMIRA</i> WITH 2 X 1 TBSP MASHED RICOTTA, 2 X 1 TUB FRUIT YOGHURT, 2 X FILTERED TAP WATER	2 X MED. BOWL <i>MINESTRA</i> (1 SMALL POTATO, 1 TBSP PUMPKIN, 1/2 TBSP ONION, 1 SMALL TOMATO, 1 TBSP TURNIP, STALK CELERY, PASTA), 2 X 250ML GLASS SKIMMED MILK
FRIDAY - ADULT	2 SLICES TOASTED WHOLEGRAIN BREAD WITH 1 TSP LOW FAT SPREAD, 250 ML 100% GRAPEFRUIT JUICE, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	1/2 <i>FTIRA</i> WITH 1 TOMATO AND 2 TBSPS RICOTTA AND 1 LETTUCE LEAF, 1/2 SMALL BOTTLE WATER	1/2 <i>FTIRA</i> WITH 1 TOMATO AND 2 TBSPS RICOTTA AND 1 LETTUCE LEAF AND 1 TABLESPOON BUTTER BEANS, 1 CUP (80G) MIXED FRUIT SALAD (FRUIT IN SEASON - MELON, PEACH, GRAPES), 1/2 SMALL BOTTLE WATER	2 <i>BISKUTTINI</i> WITH NUTS, 1 CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	2 (75G) FILLETS FRESH OR FROZEN FISH, 2 SMALL (80G) GRILLED ZUCCHINI, 2 SLICES (80G) GRILLED EGGPLANT, 2 TABLESPOONS (80G) MASHED POTATOES, 1 SLICE WHOLEMEAL BREAD, 1 APPLE, FILTERED TAP WATER WITH 1/2 LEMON SLICED

FRIDAY - CHILDREN	2 X 2 WEETABIX WITH 2 X 125ML SKIMMED MILK, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1/2 FTIRA WITH 2 X 1 TOMATO AND 2 X 2 TBSPS RICOTTA AND 2 X 1 LETTUCE LEAF, 2 X 1/2 SMALL BOTTLE WATER	2 X 1/2 FTIRA WITH 2 X 1 TOMATO AND 2 X 2 TBSPS RICOTTA AND 2 X 1 LETTUCE LEAF AND 2 X 1 TABLESPOON BUTTER BEANS, 2 X CUP (80G) MIXED FRUIT SALAD (FRUIT IN SEASON - MELON, PEACH, GRAPES), 2 X 1/2 SMALL BOTTLE WATER	2 X 1 MED. SLICE PIZZA WITH MUSHROOM, CORN, CHEESE (1/4 DINNER PLATE SIZE BOUGHT OR HOME-MADE THICK PIZZA BASE WITH 40G MUSHROOM, 40G FROZEN CORN, 20G SKIMMED MOZARELLA CHEESE), 2 X FILTERED TAP WATER	2 X 2 (75G) FILLETS FRESH OR FROZEN FISH, 2 X 1 SMALL (40G) GRILLED ZUCCHINI, 2 X 1 SLICE (40G) GRILLED EGGPLANT, 2 X 1 TABLESPOON (40G) MASHED POTATOES, 2 X 1/2 APPLE, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
SATURDAY - ADULT	2 SLICES TOASTED WHOLEMEAL BREAD, 1 TBSP JAM, 1 FRESHLY SQUEEZED ORANGE, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 WHOLEGRAIN BISCUITS, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	1 OMELETTE (2 EGGS, 1 SLICE LEAN HAM, 1 TBSP ONION, 1 TBSP RED PEPPER, 50G RICOTTA), 2 LETTUCE LEAVES, FILTERED TAP WATER	1 GLASS FRUIT SMOOTHIE (1 BANANA, OR 5 LARGE STRAWBERRIES, OR 1 PEACH, PLUS 125ML MILK AND ICE CUBES)	1 LARGE (SIZE OF DINNER PLATE) HOME-MADE PIZZA WITH 1/2 LARGE TIN TUNA, 1 TOMATO, 1 TBSP PEAS, 1/2 TIN MUSHROOMS, 1/2 ONION, 1 TBSP GRATED LOW FAT MOZARELLA, BASIL; 1 SCOOP LOW FAT ICE-CREAM WITH 2 TBSP FRUIT, FILTERED TAP WATER WITH 1/2 LEMON SLICED, 1 GLASS WINE
SATURDAY - CHILDREN	2 X 1 SLICE TOASTED WHOLEMEAL BREAD, 2 X 1 TBSP JAM, 1 FRESHLY SQUEEZED ORANGE	2 X 2 WHOLEGRAIN BISCUITS, 2 X 250 ML GLASSES SKIMMED MILK	2 X 1 OMELETTE (2 X 2 EGGS, 2 X 1 SLICE LEAN HAM, 2 X 1 TBSP ONION, 2 X 1 TBSP RED PEPPER, 2 X 50G RICOTTA), 2 X 2 LEAVES LETTUCE, 2 X FILTERED TAP WATER	2 X GLASS FRUIT SMOOTHIE (2 X 1 BANANA, OR 2 X 5 LARGE STRAWBERRIES, OR 2 X 1 PEACH, PLUS 150ML MILK AND ICE CUBES)	2 X MED. (SIZE OF SIDE PLATE) HOME-MADE PIZZA WITH 2 X 1/4 LARGE TIN TUNA, 2 X 1 TOMATO, 2 X 1 TBSP PEAS, 2 X 1/4 TIN MUSHROOMS, 2 X 1/4 ONION, 2 X 1/2 TBSP LOW FAT MOZARELLA, BASIL; 2 X 1 SCOOP LOW FAT ICE-CREAM WITH 2 X 1 TBSP FRUIT, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED
SUNDAY - ADULT	40G WHOLEGRAIN CEREAL WITH 1/2 BANANA AND 125ML SKIMMED MILK, 1 CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	1 WHOLEGRAIN SPONGE, 1 CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	PATATA L-FORN (100G BEEF, 1 LARGE POTATO, 1 LARGE ONION, 1 TOMATO, 1 TBSP WINE, 1 TSP BUZBIEZ), 1 LARGE SLICE MALTESE BREAD, 1 FRUIT IN SEASON, FILTERED TAP WATER, 1 GLASS RED WINE	1 KANNOL TAL-IRKOTTA (WITH CHOPPED NUTS), 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	LENTIL SOUP (80G LENTILS, 1/2 SMALL ONION, 1 TOMATO, 1/2 CARROT, 1 TSP GARLIC, 1 TSP OLIVE OIL, 1/2 CARTON PLAIN YOGHURT, 1/4 TSP BASIL, 1/4 TSP OREGANO), 2 SLICES TOASTED WHOLEMEAL BREAD, 1 FRUIT IN SEASON, FILTERED TAP WATER, 1 GLASS WINE
SUNDAY - CHILDREN	2 X 40G WHOLEGRAIN CEREAL WITH 2 X 1/2 BANANA AND 2 X 125ML SKIMMED MILK, 2 X 1 FRESHLY SQUEEZED ORANGE	2 X 1 WHOLEGRAIN SPONGE, 2 X 250ML GLASSES SKIMMED MILK	2 X PATATA L-FORN (2 X 80G BEEF, 2 X 1/2 LARGE POTATO, 2 X 1/4 LARGE ONION, 2 X 1 TOMATO, 2 X 1 TBSP WINE, 2 X 1 TSP BUZBIEZ), 2 X 1 SMALL SLICE MALTESE BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER	2 X 1 KANNOL TAL-IRKOTTA (WITH CHOPPED NUTS), 2 X CUP OF TEA WITH 35ML SKIMMED MILK	2 X LENTIL SOUP (2 X 80G LENTILS, 2 X 1/2 SMALL ONION, 2 X 1 TOMATO, 2 X 1/2 CARROT, 2 X 1 TSP GARLIC, 2 X 1 TSP OLIVE OIL, 2 X 1/2 CARTON PLAIN YOGHURT, 2 X 1/4 TSP BASIL, 2 X 1/4 TSP OREGANO), 2 X 1 SLICE TOASTED WHOLEMEAL BREAD, 2 X FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 2 X 1/2 LEMON SLICED

NB: IT IS ASSUMED THAT CHILDREN WILL ALSO AVAIL THEMSELVES OF FREE SCHOOL MILK ON WEEKDAYS

Elderly Couple (65+)

	BREAKFAST	MID-MORNING SNACK	LUNCH	MID-AFTERNOON SNACK	EVENING MEAL
MONDAY	2 X 40G WHOLEGRAIN CEREAL WITH 125ML SKIMMED MILK, 2 X 1 BANANA, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X APPLE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 100G CHICKEN BREAST, 2 X 1/2 CUP BROCCOLI, 2 X 1/2 CUP CARROTS, 2 X 1 BAKED POTATO, 2 X 2 TSP OLIVE OIL, 2 X FILTERED TAP WATER	2 X QAGHQA TAL-HMIRA, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 LARGE SLICES MALTESE BREAD WITH 2 X 1 TOMATO, 2 X 1/2 LARGE TIN TUNA IN OIL, 2 X 3 CUCUMBER STICKS, 2 X 1 LIGHT YOGHURT, 2 X FILTERED TAP WATER WITH 1/2 LEMON SLICED
TUESDAY	2 X SLICE TOASTED WHOLEGRAIN BREAD WITH 2 X 50G LOW FAT CHEESE SPREAD, 2 X 250 ML 100% GRAPEFRUIT JUICE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 BISKUTTELLI, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 100G TORTELLINI, 2 X 1 CUP TOMATO SAUCE, 2 X 1 CUP DICED SEASONAL VEGETABLES, 2 X 2 TBSP GRATED GBEJNA NIEKFA, 2 X 2 TSP OLIVE OIL, 2 X FILTERED TAP WATER	2 X 1 BANANA, 2 X 2 TBSP ALMONDS, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 OPEN SANDWICHES (2 X 1 MEDIUM WHOLEMEAL BUN , 2 X 2 SLICES LEAN HAM), 2 X 1/2 CUP BEANS, 2 X 1 CUP COLESLAW, 2 X FILTERED TAP WATER WITH 1/2 LEMON SLICED
WEDNESDAY	2 X 40G WHOLEGRAIN CEREAL WITH 125ML SKIMMED MILK, 2 X 4 PRUNES, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 4 SMALL WHOLEGRAIN GALLETTI, 1 TBSP BIGILLA, FILTERED TAP WATER	2 X BAKED RICE (2 X 100G WHOLEGRAIN RICE, 2 X 80G MINCED CHICKEN BREAST OR LEAN PORK/BEEF, 2 X 1 LARGE TOMATO, 2 X 2 TBSPS CHOPPED AUBERGINE OR YELLOW/GREEN/RED PEPPERS, 2 X 1 TBSP CHOPPED ONION, 2 X 1/2 EGG), 2 X FILTERED TAP WATER	2 X QAGHQA TAL-HMIRA, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 1 MED. SLICE (1/4 DINNER PLATE) RICOTTA AND PEA PIE (INCL. 2 X 1/2 EGG), 2 X 1 FRUIT IN SEASON, 2 X FILTERED TAP WATER WITH 1/2 LEMON SLICED
THURSDAY	2 X 40G WHOLEGRAIN CEREAL WITH 1 TABLESPOON DRIED FRUIT AND 125ML SKIMMED MILK, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 TBSP DRIED CHICK PEAS, 2 X 1 APPLE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X MEDIUM BOWL MINESTRA (POTATOES, PUMPKIN, ONIONS, TOMATOES, TURNIP, CELERY, PASTA), 2 X 1 SLICE TOASTED WHOLEMEAL BREAD WITH 25G PEPPERED GBEJNA OR CHEESE, 2 X 1 FRUIT IN SEASON, 2 X FILTERED TAP WATER	2 X 1 QAGHQA TAL-HMIRA, 1 CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 2 OPEN SANDWICHES (2 X 1 WHOLEMEAL BUN, 2 X 2 SLICES LEAN TURKEY), 2 X 1/2 CUP BROAD BEANS, 2 X 1 CUP CARROT AND CUCUMBER STICKS, 2 X 2 TBSPS MIXED ALMONDS, 2 X 1 TUB FRUIT YOGHURT, 2 X FILTERED TAP WATER WITH 1/2 LEMON SLICED
FRIDAY	2 X 1 SLICE TOASTED WHOLEGRAIN BREAD WITH 1 TSP LOW FAT SPREAD, 2 X 250 ML 100% GRAPEFRUIT JUICE, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK	2 X 4 WHOLEGRAIN GALLETTI, 2 X 2 TBSP RICOTTA, FILTERED TAP WATER	2 X 2 (75G) SLICES FRESH OR FROZEN FISH, 2 X 2 SMALL BOILED ZUCCHINI, 2 X 1 TOMATO, 2 X 1 SLICE WHOLEMEAL BREAD, 2 X 1 APPLE, 2 X FILTERED TAP WATER	2 X 2 BISKUTTINI WITH NUTS, 2 X CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK	2 X SMALL BOWLS ALJOTTA (TOMATOES, ONIONS, CARROTS, POTATOES, CELERY, RICE), 2 X 2 GALLETTI WITH CUBE OF PEPPERED CHEESE, 2 X 1 CUP MIXED FRUIT SALAD (FRUIT IN SEASON - MELON, PEACH, GRAPES), 2 X FILTERED TAP WATER WITH 1/2 LEMON SLICED

<p>SATURDAY</p>	<p>2 X 40G WHOLEGRAIN CEREAL WITH 125ML SKIMMED MILK, 2 X 4 PRUNES, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK</p>	<p>2 X 1 ORANGE, 2 X FILTERED TAP WATER</p>	<p>2 X 1 OMELETTE (2 X 2 EGGS, 2 X 1 SLICE LEAN HAM, 2 X 1 TBSP ONION, 2 X 1 TBSP RED PEPPER, 2 X 50G RICOTTA), 2 X 1 LETTUCE LEAF, 2 X 1 SLICE WHOLEMEAL BREAD, 2 X FILTERED TAP WATER</p>	<p>2 X 1 WHOLEGRAIN BISCUIT, 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK</p>	<p>2 X MEDIUM (SIZE OF SIDE PLATE) HOME-MADE PIZZA WITH 2 X 1/4 LARGE TIN TUNA, 2 X 1 TOMATO, 2 X 1/4 TIN MUSHROOMS, 2 X 1/4 ONION, 2 X 1/2 TBSP LOW FAT MOZARELLA, 2 X BASIL; 2 X 1 SCOOP LOW FAT ICE-CREAM WITH 1 TBSP FRUIT, 2 X FILTERED TAP WATER, 2 X 1 GLASS WINE</p>
<p>SUNDAY</p>	<p>2 X 1 WHOLEGRAIN SPONGE WITH 1 TSP JAM, 2 X CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK</p>	<p>2 X 1 BANANA, 2 X CUP OF TEA/COFFEE WITH 35ML SKIMMED MILK</p>	<p>2 X PATATA L-FORN (2 X 100G BEEF, 2 X 1 LARGE POTATO, 2 X 1/2 LARGE ONION, 2 X 1 TOMATO, 2 X 1 TBSP WINE, 2 X 1 TSP BUZBIEZ), 2 X 1 LARGE SLICE MALTESE BREAD, 2 X 1 FRUIT IN SEASON, 2 X FILTERED TAP WATER, 2 X 1 GLASS RED WINE</p>	<p>2 X 1 KANNOL TAL-IRKOTTA (WITH CHOPPED NUTS), 2 X CUP TEA/COFFEE WITH 35ML SKIMMED MILK</p>	<p>2 X LENTIL SOUP (2 X 80G LENTILS, 2 X 1/2 SMALL ONION, 2 X 1/2 CARROT, 2 X 1/2 CELERY, 2 X 1 TSP GARLIC, 2 X 1 TSP OLIVE OIL, 2 X 1/4 TSP BASIL, 2 X 1/4 TSP OREGANO), 2 X 1 SLICE WHOLEMEAL BREAD, 2 X 1 CUBE PEPPERED CHEESE, 2 X FILTERED TAP WATER, 2 X 1 GLASS WINE</p>

Appendix B – Shoes and Footwear⁹

2 adults & 2 children					
Items	Adult 1	Adult 2	Child 1	Child 2	Totals
	€	€	€	€	€
Sandals	15	15	25	25	80
Trainers	35	35	25	25	120
Boots	35	35	30	30	130
Elegant shoes	50	50	25	25	150
Work/School shoes	40	40	20	20	120
Flip flops	10	10	12	12	44
Slippers	10	10	12	12	44
Totals	€ 195	€ 195	€ 149	€ 149	€ 688

Lone Parent & 2 children				
Items	Adult 1	Child 1	Child 2	Totals
	€	€	€	€
Sandals	15	25	25	65
Trainers	35	25	25	85
Boots	35	30	30	95
Elegant shoes	50	25	25	100
Work/School shoes	40	20	20	80
Flip flops	10	12	12	34
Slippers	10	12	12	34
Totals	€ 195	€ 149	€ 149	€ 493

Elderly couple (65+)			
Items	Adult 1	Adult 2	Totals
	€	€	€
Sandals	25	25	50
Trainers	45	45	90
Boots	35	35	70
Elegant shoes	50	50	100
Slippers	25	25	50
Totals	€ 180	€ 180	€ 360

⁹ It is assumed that the use of these items has an average lifespan of two years.

Appendix C – Medicine

Health care statistics show that in 2009 there were 7,249 Pink Card holders (NSO, 2011 Section 3.2). Yellow Form holders accounted to 46,405 in 2008 NSO, 2010).

2 adults & 2 children						
Condition	Medicine	Notes	Average price €	TOTAL €	Alternative medicine provided for free for pink card holders	Total for Pink Card Holders €
Paracetamol	Paracetamol	6 packets per year	2.95	17.70	x	
Pain	NonSteroidalAntiInflammat	7 courses per year	11.00	77.00	x	
Pain	Gel	6 tubes per year	6.50	39.00	x	
Bruising		2 per year	5.50	11.00		11.00
Allergies	Antiallergic Pills	2 courses	8.00	16.00	x	
Nasal Sprays		3 per year	11.00	33.00	x	
Eye Infections	Eye preparations	4 episode each year	7.00	28.00	x	
Cold/SoreThroats/Coughs	Cold preparations	4 packets	5.00			
	Lozenges	4 packets	4.00			
	Cough syrup	4 bottles	6.50	72.00		72.00
Diarrohoea	Diarrohea preparations	6 preparations	3.00	18.00	x	
Suntan creams		5 bottles	13.00	65.00		65.00
Antibiotic		8 courses a year	19.00	152.00	x	
Skin Conditions		4 tubes a year	6.00	24.00		24.00
Vitamins	Multivitamins	2 boxes per month	11.00	264.00	x	
Period pains	Pain killers			30.00		30.00
Mosquito bite creams	Systral	2 tubes	2.39	4.78		4.78
Scratches	Fucid Acid Cream	2 tubes				
Plasters						
Anti-ashmatic					x	
Grand Total				€ 851.48		€ 206.78

Lone Parent & 2 children						
Condition	Medicine	Notes	Average price	TOTAL	Alternative medicine provided for free for pink card holders	Total for Pink Card Holders
			€	€		€
Paracetamol	Paracetamol	4 packets per year	2.95	11.80	x	
Pain	NonSteroidalAntiInflammat	4 courses per year	11.00	44.00	x	
Pain	Gel	3 tubes per year	6.50	19.50	x	
Bruising		1 per year	5.50	5.50		5.50
Allergies	Antiallergic Pills	1 courses	8.00	8.00	x	
Nasal Sprays		2 per year	11.00	22.00	x	
Eye Infections	Eye preparations	3 episode each year	7.00	21.00	x	
Cold/SoreThroats/Coughs	Cold preparations	5 packets	5.00			
Cold/SoreThroats/Coughs	Lozenges	3 packets	4.00			
	Cough syrup	2 bottles	6.50	50.00		50.00
Diarrohoea	Diarrohea preparations	4 preparations	3.00	12.00	x	
Suntan creams		3 bottles	13.00	39.00		39.00
Antibiotic		6 courses a year	19.00	114.00	x	
Skin Conditions		3 tubes a year	6.00	18.00		18.00
Vitamins	Multivitamins	1 box per month	11.00	132.00	x	
Period pains	Pain killers			30.00		30.00
Mosquito bite creams	Systral	2 tubes	2.39			4.78
Scratches	Fucid Acid Cream	2 tubes				
Plasters						
Anti-ashmatic					x	
Grand Total				€ 526.80		€ 147.28

Elderly couple (65+)						
Condition	Medicine	Notes	Average price	TOTAL	Alternative medicine provided for free for pink card holders	Total for Pink Card Holders
			€	€		€
Paracetamol	Paracetamol	6 packets per year	2.95	17.70	x	
Constipation	Duphalac	50 bottles per year	6.24	312.00	x	
Pain	Cataflam 50/Arcoxia 120	6 packets per year	11.00	66.00	x	
Bruises		2 per year	5.50	11.00		11.00
Inflammation		2 per year	5.20	10.40		10.40
Antibiotics		2 courses per year	19.00	38.00	x	
Eye Infections	Antibiotic eye preparation	2 per year	5.50	11.00	x	
Cold/SoreThroats/Coughs	Cold preparations	3 packets per year	5.00			
	Lozenges	2 packets per year	4.00			
	Cough syrups	1 bottle	6.50	29.50		29.50
Diarrohoea	Diarrohoea tablets	2 tablets	3.00	6.00	x	
Osteoporosis	Calcium tablets	8 a year	10.66	85.00		85.00
Vitamins		€11 a month		132.00	x	
Mosquito Bite Cream	Systral	2 tubes	2.39	4.78		4.78
Mosquito Bite Cream	Hydrocortisone	1 tube	6.00	6.00		6.00
Sun Tan Cream		2 tubes	13.00	26.00		26.00
Corns	Plaster	1 packet	2.33	2.33		2.33
Anti-prostatic					x	
Dizziness					x	
Mouth Ulcers					x	
Denture		€8 per person per month		192.00		192.00
Grand Total				€ 949.71		€ 367.01

Appendix D – Electricity

2 adults & 2 children					
	Use	Unit	Assumed	Assumed	Assumed
			W	kWh/day	kWh/30 days
TV	3	hrs/day	100	0.3	9
Kettle	2	litres/day	1 kWh for 7 litres	0.29	8.57
Washing Machine	6	washes per week	0.8kWh per wash	0.69	20.57
Water Heater (geezer)	4	showers a day	0.5 kWh for 3 minute shower	2	60
Radio	1	hour a day, 6 times weekly	33.3	0.03	0.85
Light	10	hours a day, 2 units	60	1.2	36
Iron	2	hours per week	1000	0.29	8.57
Fridge Freezer	2	kWh/day	83.33	2	60
Fan - summer	8	hours a day, 4 months a year	50	0.4	4
Hair Dryer	30	minutes per week	1.5	0.5	15
Personal Computer	2	hours a day	0.3 kWh	0.6	18
Toaster	6	slices of toast a day; 1 kWh for 60 slices		0.06	1.8
Microwave	10	minutes per day	666.66	0.07	2.22
Totals				8.43	244.58

Total annual kWh	3064.793
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Lone Parent & 2 children					
	Use	Unit	Assumed	Assumed	Assumed
			W	kWh/day	kWh/30 days
TV	3	hrs/day	100	0.3	9
Kettle	2	litres/day	1 kWh for 7 litres	0.21	6.43
Washing Machine	5	washes per week	0.8 kWh per wash	0.57	17.14
Water Heater (geezer)	3	showers a day	0.5 kWh for 3 minute shower	1.5	45
Radio	1	hour a day, 6 times weekly	33.3	0.03	0.86
Light	10	hours a day, 2 units	60	1.2	36
Iron	1.5	hours per week	1000	0.21	6.43
Fridge Freezer	2	kWh/day	83.33	2	60
Fan - summer	8	hours a day, 4 months a year	50	0.4	4
Hair Dryer	30	minutes per week	1.5	0.5	15
Personal Computer	2	hours a day	0.3 kWh	0.6	18
Toaster	4	slices of toast a day; 1 kWh for 60 slices		0.07	6
Microwave	10	minutes per day	666.66	0.08	2.22
Totals				7.67	226.08

Total annual kWh	2791.61
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Elderly couple (65+)					
	Use	Unit	Assumed	Assumed	Assumed
			W	kWh/day	kWh/30 days
TV	8	hrs/day	100	0.8	24
Kettle	1.5	litres/day	1 kWh for 7 litres	0.29	8.57
Washing Machine	4	washes per week	0.8 kWh per wash	0.46	13.71
Water Heater (geezer)	2	showers a day	0.5 kWh for 3 minute shower	1	30
Radio	8	hour a day, 6 times weekly	33.3	0.16	4.8
Light	10	hours a day, 2 units	60	1.2	36
Iron	0.5	hours per week	1000	0.07	2.14
Fridge Freezer	2	kWh/day	83.33	2	60
Fan - summer	8	hours a day, 4 months a year	50	0.4	4
Personal Computer	2	hours a day	0.3 kWh	0.6	18
Toaster	4	slices of toast a day; 1 kWh for 60 slices		0.07	6
Microwave	10	minutes per day	666.66	0.074	2.22
Totals				7.12	209.44

Total annual kWh 2589.87

Appendix E – Price of Electricity

2 adults & 2 children

Bill Calculation Results	
Electricity	
Service Charge	€63.21
Consumption	€506.90
Less Eco-Reduction	(€126.72)
Total Electricity	<u>€443.39</u>
Total Bill	<u>€443.39</u>
Close	

Lone Parent & 2 children

Bill Calculation Results	
Electricity	
Service Charge	€64.99
Consumption	€459.01
Less Eco-Reduction	(€114.75)
Total Electricity	<u>€409.25</u>
Total Bill	<u>€409.25</u>
Close	

Elderly couple (65+)

Bill Calculation Results

Electricity

Service Charge	€64.99
Consumption	€424.07
Less Eco-Reduction	(€95.81)
Total Electricity	<u>€393.26</u>

Total Bill €393.26

[Close](#)

Appendix F – Water

2 adults and 2 children		
Toilet 3 flushings a day per person at 7litres each		Litres Per Day 84
Shower One 3-minute shower per person daily, assuming a water flow pressure of 0.075 ltr/second for 3 minutes		54
Wash hand basin A 10 seconds per hands' wash four times per person daily, assuming a 0.1 litre/second flow pressure		16
Washing machine 6 loads per week at 70 litres per wash		60
Kitchen sink 10 ltrs kitchen bowl/sink		10
Cooking and drinking Cooking 2 ltrs for each adult and 1.5 ltr for each child		3 7
House Cleaning (washing) 15 litres per week		2.142857
Total in ltrs per Day/Annum		236.1429 86192.14 21548.04
<p>The first 33,000 units are charged at the rate of Eur1.47 per unit. This family of 2 adults + 2 children use $(94,952.14/4 = 23,738)$ units per person.</p>		
Total cost for the above consumption =		
	Units	
consumption in units	86,192.14	
consumption / 1,000	86.19	
	€	
consumption x €1.47	126.70	
service charge	59	
Total Cost	€185.70	

1 adult and 2 children

	Litres Per Day	
Toilet 3 flushings a day per person @ 7litres each	63	
Shower One 3-minute shower per person daily, assuming a water flow pressure of 0.075 ltr/second for 3 minutes	40.5	
Wash hand basin A 10 seconds per hands' wash four times per person daily, assuming a 0.1 litre/second flow pressure	12	
Washing machine 5 Loads per week at 70 litres per wash	50	
Kitchen sink 10 ltrs kitchen bowl/sink	10	
Cooking and drinking Cooking 2 ltrs for adult and 1.5 ltr for each child daily	3 5	
House Cleaning (washing) 15 litres per week	2.142857	
Total in ltrs per Day/Annum	185.6429	67759.64 22586.55
The first 33,000 units are charged at the rate of Eur1.47 per unit. This family of 1 adult + 2 children use $(74,329.64/3= 24,776.55)$ units per person.		

Total cost for the above consumption =		
	Units	
consumption in units	67,759.64	
consumption / 1,000	67.76	
	€	
consumption x €1.47	99.61	
service charge	59	
Total Cost	€158.61	

Elderly Couple 65+

	Litres Per Day	
Toilet 3 flushings a day per person @ 7litres each	42	
Shower One 3-minute shower per person daily, assuming a water flow pressure of 0.075 ltr/second	27	
Wash hand basin A 10 seconds per hands' wash four times per person daily, assuming a 0.1 litre/second flow pressure	8	
Washing machine 4 Loads Per week at 70 litres per wash	40	
Kitchen sink 10 ltrs kitchen bowl/sink	10	
Cooking and drinking Cooking	3	
2 ltrs for each adults daily	4	
House Cleaning (washing) 15 litres per week	2.142857	
Total in ltrs per Day/Annum	136.1429	49692.14

24846.07

The first 33,000 units are charged at the rate of Eur1.47 per unit.
This family of 65+ Couple use $(54,072.14/2 = 27036.07)$ units per person.

Total cost for the above consumption =

	Units	
consumption in units	49,692.14	
consumption / 1,000	49.69	
	€	
consumption x €1.47	73.05	
service charge	59	
Total Cost	€132.05	

Appendix G – Gas ¹⁰

	No. of gas cylinders p.a.	Cost (€) p.a.
2 adults & 2 children	10 cylinders	€ 170
Lone parent & 2 children	10 cylinders	€ 170
Elderly couple (65+)	12 cylinders	€ 204

Prices for Liquefied Petroleum Gas (LPG) and Propane by the Malta Resource Authority¹¹

Type	LPG	LPG	Propane	Propane
	October	September	October	September
	€	€	€	€
10 kg cylinders	14.30	14.30	13.90	13.90
12 kg cylinders	17.00	17.00	-	-
15 kg cylinders	20.80	20.80	20.20	20.20
25 kg cylinders	33.80	33.80	32.70	32.70
Loose / kg	1.66	1.66	1.50	1.50

¹⁰ LPG (Gas) taken into consideration for both cooking and space heating

¹¹ The prices for LPG and Propane applicable as at 1st of September 2011 as per below table €17 per 12 kgs gas cylinder.

Appendix H – Educational Costs¹²

Miscellaneous printing and stationary material	
Item	Cost
	€
Transport for 9 outings @ €2 each	18.00
One time stationery	20.00
Photocopies	5.00
Workbook	10.00
Magazine subscription	8.00
DVD	10.00
Extracurricular activity (pizza day)	6.00
Registration for extra-curricular activities	15.00
Total per child	€ 92.00

Uniforms¹³	
Item	Cost
	€
Long trousers	17.92
Short trousers	18.86
Shirt long sleeve	10.49
Shirt short sleeve	10.83
Jersey	14.48
Polo shirt	11.46
Tie	5.53
Blazer	56.88
PE tracksuit	40.60
Pe t-shirt	6.76
PE shorts	7.25
Total per child	€ 201.06

¹² Children are assumed to attend a state-school

¹³ Uniforms are assumed to last up to two consecutive years

Appendix I – Transport¹⁴

2 adults & 2 children			
			€
Arriva 30 day ticket	Adults	at €26	52
Weekends Only	Children	at €0.50 per day	8.67
Monthly total			€ 60.67

Lone Parent & 2 children			
			€
Arriva 30 day ticket	Adult	at €26	26
Weekends Only	Children	at €0.50 per day	8.67
Monthly total			€ 34.67

Elderly couple (65+)			
			€
Arriva Kartanzjan Rates		7day at €2.30	2.30
Monthly total			€ 18.40

¹⁴ No late night tickets have been taken into account

Appendix J – Expenditure Diary

Month - 15th August - 15th September			
Week 1 out of 4			
	Adults	Children (under 18 yrs)	Comments
Item	Spend in €	Spend in €	
Food			
Food (fresh, tinned, packet etc.)			
Non-Alcoholic Beverages			
Take-away food/drinks			
Eating out			
Clothing, Shoes & Accessories			
Women's			
Men's			
Children's			
Cleaning			
Clothes detergents			
Household detergents/materials			

Transport			
Car Fuel			
Car Maintenance			
Other Expenses			
Public Transport			

Others	PLEASE INCLUDE ANY OTHER ITEMS PURCHASED IN THE SPACE BELOW
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Appendix K – Weekly Price for the Average Maltese Family (May 2010)

Code	Commodity		NOTES	Apr-10
				€
01.1.1	Bread and Cereals	1		15.64
01.1.2	Meat	1	REFERRING TO CHICKEN AND RABBIT. RED MEATS NOT ESSENTIAL.	18.01
01.1.3	Fish	1		4.27
01.1.4	Milk, cheese and eggs	1		11.84
01.1.5	Oils and fats	1	LESS ESSENTIAL	2.44
01.1.6	Fruit	1		6.89
01.1.7	Vegetables	1		8.69
03.1.2	Garments	1	OCCASIONAL	18.98
03.2.1/2	Shoes and other footwear including repair and hire of footwear	1	OCCASIONAL	6.95
04.1.1/2	Actual rentals paid by tenants including other actual rentals ¹⁵	1	IF DWELLING IS RENTED	136.82
04.3.1	Materials for the maintenance and repair of the dwelling	1	OCCASIONAL	6.81
04.3.2	Services for the maintenance and repair of the dwelling	1	OCCASIONAL	7.95
04.4.1	Water supply	1		2.48
04.5.1	Electricity	1		9.61
04.5.2	Gas	1		0.72
05.6.1	Non-durable h/hold goods	1	REFERRING TO CLEANING MATERIALS AND DETERGENTS	7.31
06.1.1	Pharmaceutical products	1	ASSUMING THAT SOME MEDICATIONS WILL HAVE TO BE BOUGHT, AS NOT PROVIDED FOR FREE BY THE STATE	10.11
07.3.2	Passenger transport by road	1		1.88

¹⁵ This figure reflects the actual average rental paid by tenants (including other rentals). Only those who are renting have been included. Outright owners, those paying a mortgage and those who have been given their dwelling for free are not factored in.

08.2/3.0	Telephone and telefax equipment and telephone and telefax services	1	REFERRING TO FIXED TELEPHONE. MAY BE CONSIDERED LESS ESSENTIAL	14.87
09.5.3/4	Miscellaneous printed matter and stationery and drawing materials	1	REFERRING TO ITEMS REQUIRED BY STUDENTS WHICH ARE NOT PROVIDED BY THE STATE	1.56
12.1.1	Hairdressing Salons and personal grooming establishments	1	REFERRING TO REGULAR HAIRCUT	6.94
12.1.2/3	Electric appliances for personal care and other appliances, articles and products for personal care	1	REFERRING TO PERSONAL HYGIENE PRODUCTS	10.75
12.4.0	Social protection	1	ASSUMING THIS IS REFERRING TO NATIONAL INSURANCE CONTRIBUTION	2.28
00	All Items			313.79¹⁶

Grand Total less rent	176.97
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¹⁶ The method adopted was based on the *average consumer expenditure of the average Maltese family*.

Appendix L – Eligibility for subsidies and other welfare benefits

Medicine

Pink/Yellow Card

Entitlement to free medication through the public health sector outside a Maltese government hospital setting is based on the principle of social solidarity and occurs through a system based on criteria linked to disease or means by virtue of the Social Security Act Cap 318 Article 23 and the Fifth Schedule of the same Act. Those patients suffering from chronic conditions usually fall under Schedule V (Yellow Card), whilst those with limited means generally pertain to the Schedule II (Pink Card). Other patients belonging to one of the following categories are also entitled to a Pink Card:

- Members of certain religious orders
- Diabetics
- Members of the police force
- Members of the armed forces
- Patients suffering from tuberculosis, leprosy and poliomyelitis

Pink card holders are only entitled to a limited number of medicinal products, which are specifically marked as pink card positive on the Government Formulary List.

Health care statistics show that in 2009 there were 7,249 Pink Card holders (NSO, 2011 Section 3.2). Yellow Form holders accounted to 46,405 in 2008 NSO, 2010). Pink forms are renewed on a yearly basis for persons over 60 years of age and on a 4-monthly basis for those below the age of 60.

Pink Card Beneficiaries

1. Unemployment on Welfare Benefits

Those on Social Assistance, Single Mothers, Unemployment cannot register for work, Age Pension (i.e. Non Contributory Pension) and Handicapped Pension, Single Persons Pensions does not exceed € 137.51 per week (this includes rent, pension and salary) Bonus Excluded, Couples Pension does not exceed € 163 (this includes rent, pension and salary) Bonus Excluded

2. Employed gross pay per week (Less National Insurance) Income does not exceed €134.82 per week + € 8.15 c for every other unemployed person

3. Specific Health Conditions Diabetics - Polio - TB - Leprosy - Children beneficiaries of Children's Disability Allowance irrelevant of their parents' Income

All Means Test include also a Capital Means Test - the applicants should not exceed € 9,320 for Single Persons, and € 16, 310 for couples - this includes Savings, Current Accounts Stocks, Shares and other investments. First Residence, Car, Garage and Used Summer Residence are excluded from this Capital Means Test.

Dental Care

National Health Services provides the following dental care to ALL:

- Check-ups
- X-rays
- Oral hygiene (scalings)
- Emergency treatment (during normal Out-patient hours)
- Extractions under local & general anaesthesia
- Consultations
- Oral Surgery under local & general anaesthesia

Basic restorative treatment (i.e. fillings, root treatments & acrylic dentures) is provided to children under the age of 16 and to all individuals with the PINK form (not yellow).

Simple orthodontic treatment (braces) is provided to children under the age of 16.

Electricity & Water & LPG Energy Vouchers¹⁷

1. The following social security beneficiaries qualify for Energy Benefit :-

- a) Persons in receipt of any Social Assistance (including Social Assistance (Carer's), Single Unmarried Persons, or Unemployment Assistance),
- b) Persons in receipt of any Special Unemployment Benefit,
- c) Persons in receipt of an Age Pension
- d) Persons in receipt of a Carer's Pension

2. Persons in receipt of the following benefit qualify through a means test:

- a) Children's Allowance, or
- b) Supplementary Allowance, or
- c) A Pension in respect of Disability

The Means Test :- Such beneficiaries qualify if the total income of the family is less than €8,158.81.

3. A person can qualify on 'humanitarian grounds' where:

- a) A head of household proves that a member of the family suffers from a medical condition that requires an excessive use of water and electricity, and
- b) such member is permanently residing in Malta, and
- c) the household income (calculated in accordance with the provisions for a Disabled Child Allowance) is less than €30,910.80 per annum.

1. The Energy Benefit for those who qualify automatically or through a means test will include:-

- a) an amount to offset 30% of the consumption of electricity prior to the eco reduction up to a maximum assistance of €75 per year per person in the household, and
- b) a subsidy of not more than €65 per year in respect of the rent of electricity meter, and
- c) a subsidy of not more than €59 per year in respect of the rent of water meter.

2. The Energy Benefit for those persons who qualify on humanitarian grounds will include:-

- a) an amount to offset 80% of the consumption of electricity before the eco contribution reduction, and
- b) a subsidy in respect of the rent of an electricity meter of not more than €65 per year in the case of a single phase meter or not more than €195 per year in the case of a three phase meter, and
- c) a subsidy of not more than €59 per year in respect of the rent of water meter.

¹⁷ https://secure2.gov.mt/SocialPolicy/SocProt/social_benefits/energy_ben/energy_ben/info_energy_ben.aspx
retrieved on 19 November 2011

- The maximum total household income for 2012 to be eligible for the energy benefit is **€8401**
- The age of the household members does not have any impact on EB rate determination
- Eligibility is subject to Electricity consumption alone – water consumption does not impact the rate
- Meter eligibility subject to claimant being meter owner
- LPG rebate is to be worked out as €15 per household per calendar year; when at least a single member is elderly, the amount becomes €25.

Housing

For a person to qualify for social housing the income of the applicant should not exceed

€8,200 for a single person

€10,500 for a married couple and an additional € 700 per dependent child.

€10,500 for a lone parent and an additional € 700 per dependent child.

Siblings living together are considered as a married couple. Social contributions and pensions are reduced from the annual income. Capital Means test should not exceed €28,000.

The commercial rent of Government owned properties varies between €185 and €2050 per annum. These rents are subsidized according to tenants' income as follows:

Category	Income €	Subsidy %
A	0 – 7172	80
B	7173 – 10666	70
C	10667 – 11831	50
D	11832 – 14160	30
E	14161 – 18819	10
F	18820 +	-

This income is adjusted each year according to the Cost of Living.

To establish the commercial rent, the Housing Authority (Technical Section) takes into consideration the following criteria:

- Total area of property - The locality - If it's a corner property - If there are any views - If the property is a maisonette or apartment and the year of build.

FOOD AID SCHEME¹⁸

The objective of this scheme is to supply food from intervention stocks (although more recently the scheme is increasingly reliant on community market purchases) to the most deprived persons in the Community through recognised charitable organisations.

Commission Regulation (EEC) No 3149/92 of 29th October 1992 lays down detailed rules for the supply of food from intervention stocks for the benefit of the most deprived persons in the Community and subsequent amendments.

The Commission draws up a yearly plan allocating resources to Member States who have expressed their intention to participate in the Scheme. This plan identifies the total financial resources, type and quantities of products allocated and information on the intervention agencies where the allocated intervention products are stocked.

Malta, through the Paying Agency within the Ministry for Resources and Rural Affairs has been participating in this programme since 2005. So far Malta has been allocated a variety of products including cereals, rice, sugar and milk products. Lately grants have been allocated to purchase cereals, rice and milk products from the local market.

The final beneficiaries of this scheme are those persons who fall under one or more of the following:

Persons who have no possibility of maintaining themselves and/or fall under the basic standard of living;

Persons who reside in non-governmental institutions such as orphanages, emergency shelters etc;

Persons who receive non contributory social security assistance including unemployment, disability and medical benefits.

¹⁸ <http://www.mrra.gov.mt/files/uploaded/files/Food%20Aid%20Scheme.pdf> retrieved on 30 November 2011

Beneficiaries are to present a certificate issued by the department responsible for Social Policy to the designated charitable organisations, indicating that they qualify for aid.

Beneficiaries may apply for aid through participating parishes, NGOs or directly through the designated charitable organisations.

In September 2011 each person in the household was entitled for the following food provisions for the following two months.

Spagetti 4 pkt

Penne 4 pkt

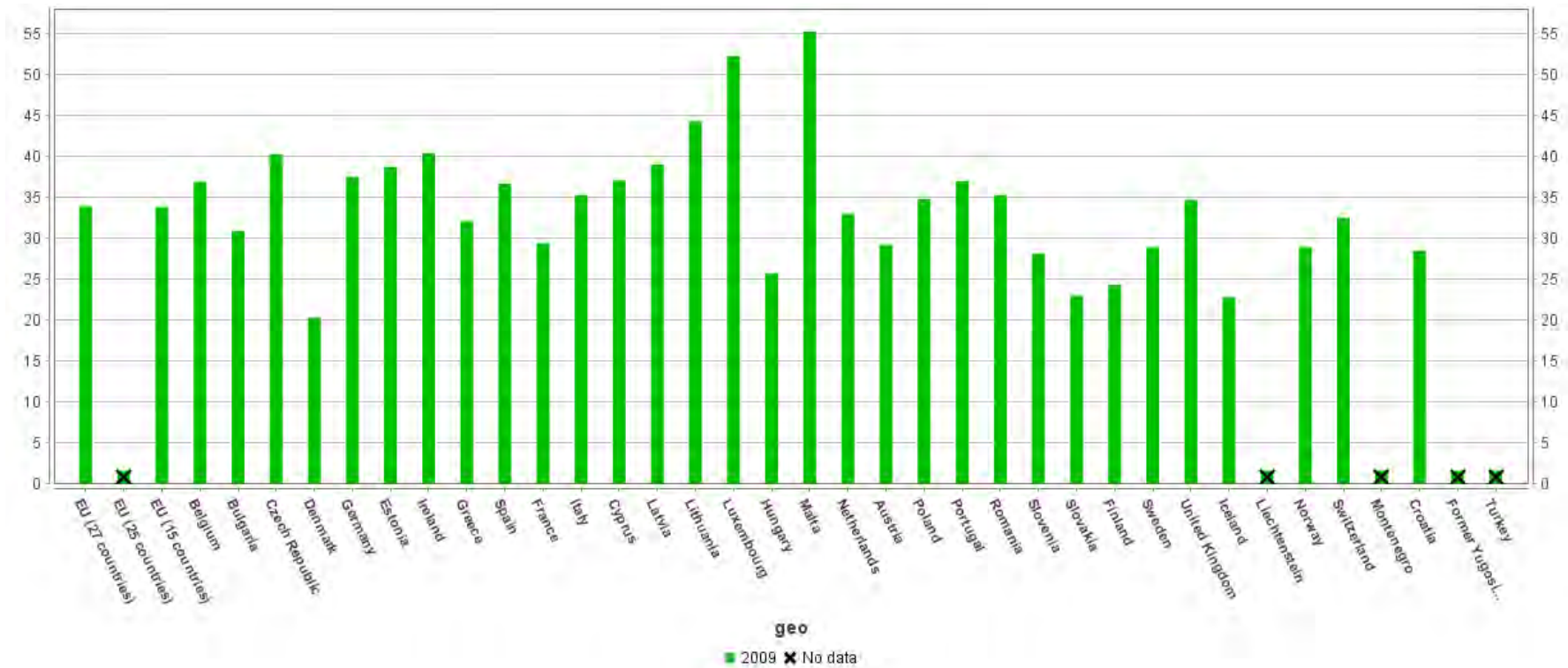
Frollino 3 pkt

Secco 3pkt

Rice 1pkt

Panne 2pkt

Appendix M – At-risk-of-poverty rate as a percentage of single parents with dependent children¹⁹



¹⁹ Source of Data: Eurostat 2009 (Date of Extraction October 31, 2011)

Appendix N – Budget Standards – Further Notes to Literature Review

Source: <http://ec.europa.eu/social/BlobServlet?docId=6462&langId=en>