



Caritas
MALTA

A Minimum Essential Budget for a Decent Living 2024

A research study focusing on three low-income household categories





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Director's Foreword

Caritas is dedicated toward eliminating poverty, promoting social justice, and fostering comprehensive human development. Its vision, grounded in Catholic social teaching, prioritises a civilisation of love, placing the human person at the core and recognising the family and community as essential environments for growth and wellbeing.

Inspired by the Encyclical Letter *Laudato Si*, where Pope Francis calls for a shift from an individualistic mindset to a collective one, Caritas encourages the state and society to support the poor and marginalised. This includes striving to improve living conditions by ensuring adequate income for necessities and societal participation for all. Caritas also embraces the principles of the Wellbeing Economy, which emphasises the importance of economic policies that prioritise human and ecological wellbeing over mere financial growth.

Aligned with its mission, just over a decade ago, Caritas Malta initiated the MEBDL research project. Through the MEBDL study series, Caritas Malta has regularly calculated the minimum essential budget necessary for low-income households to achieve a decent standard of living in Maltese society. Following studies in 2012, 2016, and 2020, as well as the mini-MEBDL studies in 2022 and 2023, this 2024 edition continues this effort.

The key methodology for the MEBDL studies has remained consistent since 2012, involving the establishment and costing of a Basic basket of essential goods and services while considering state-provided social benefits for three types of low-income families. This benchmark helps determine the social protection income threshold for an adequate and decent living standard. The fourth edition has evolved slightly to address current personal and social needs, including a light focus on the specific expenses of families with young children and the addition of new items in the Augmented basket such as pet care costs.

Caritas Malta hopes this study will be a valuable tool for policymakers, social service providers and advocacy groups in their efforts to alleviate and eradicate poverty. Its relevance is underscored by the global economic challenges posed by the Covid-19 pandemic and various conflicts worldwide. It also complements the recent Caritas Europa position paper advocating for a European Union-wide framework directive on minimum income systems. This proposal aims to ensure income adequacy across member states, recognising that minimum income schemes are essential for reducing poverty and social exclusion, for maintaining human dignity and enabling societal participation, and to support economic stability and resilience. It highlights the importance of member states' flexibility to adapt to national contexts, while maintaining EU-wide standards and stresses that minimum income systems should be sustainable and not reliant on short-term funding solutions.

I extend my heartfelt thanks to all the MEBDL study participants who shared their experiences, the various stakeholders consulted, and the individuals who assisted in the study's different stages. Special thanks go to the BSc (Hons) Home Economics University of Malta students and the many volunteers who helped with data collection, as well as the principal researchers, Prof. Suzanne Piscopo, Josef Pace and Maria Ellul Desira, for their rigorous research and dedication to the cause.

Mr. Anthony Gatt
Director, Caritas Malta
1st July, 2024



“I would like to thank Caritas Malta for its initiative to revise and update the criteria for the Minimum Essential Budget for a Decent Living (MEBDL). I hope that this study will serve to inform the policies and decisions of all those who have the responsibility to ensure a dignified living for our workers and their families. In a culture where economic progress is perceived as a sign of prosperity and a guarantee of a good quality of life, this document should serve as motivation for all of us to work to ensure that, as far as possible, all persons gain in an equitable manner from the wealth produced as a result of their work and labours.”

Monsignor **Charles Scicluna**
Archbishop of Malta

Executive Summary

The Minimum Essential Budget for a Decent Living (MEBDL) 2024 is the fourth in a series of studies which have been conducted by Caritas Malta since 2012. Caritas had originally embarked on this initiative to help fulfil its mission of alleviating poverty, promoting human development and advocating for social justice. At the heart of the MEBDL studies are the principles of equity, inclusion and sustainability, ensuring that a quality life based on adequate resources can be achieved by everybody.

The MEBDL 2024 study is sensitive to international and national thrusts towards adopting a Wellbeing Economy which prioritises human and planetary wellbeing over GDP growth. This approach aims to create a virtuous cycle where enhanced wellbeing leads to economic benefits and where human beings can thrive yet within planetary limits. The concept of sufficiency, albeit relative, is also introduced in the MEBDL study to indicate the value of responsible consumption when ascertaining needs.

Thus, the primary goal of the MEBDL 2024 study was to determine the cost of a basic basket of goods and services, that all individuals should be able to acquire, to live a decent and dignified life. The study builds on the previous three editions, maintaining a consistent methodology and vision. The two overarching objectives of this study are:

- 1. To update the minimum essential components of a basket of basic goods and services required to achieve a decent standard of living in Malta;**
- 2. To calculate the minimum essential budget for three different low-income household types in Malta based on this basket.**

The three households considered are:

- **Two adults and two dependent children;**
- **A single parent and two dependent children;**
- **An older couple (65 years and older).**

Adults were assumed to be within the 30–45 age cohort, while children were assumed to be of senior primary or secondary school age (9–15 years).



**2 Adults &
2 Children**



**Single Parent
& 2 Children**



Older couple (65+)

The methodological approach adopted was exploratory and investigative in nature. The study was oriented towards a normative approach in order to design a basket that reflects what *should be* for low-income households to live simply, healthily, in an eco-friendly manner, yet with dignity. This research study was conducted in four stages:

1. **Literature Review:** International and local literature related to wellbeing, poverty assessment and income inequality was analysed and discussed also in the context of the Maltese socio-economic scenario.
2. **Compilation of Case Studies:** Caritas personnel compiled six case studies about the circumstances and quality of life of individuals with a similar profile to that of members of the target low-income households.
3. **Expert Consultations:** Professionals and officials from various sectors, including social welfare, housing, education, health, energy and water, as well as mothers and pet owners were consulted about various components of the basket.
4. **Design and Pricing:** The components of the MEBDL 2024 Basic and Augmented baskets of goods and services for the three target household types were finalised and priced. The different minimum essential budgets were calculated.

The **MEBDL 2024 Basic basket** is comprised of eight essential categories:

- **Food:** Ensuring access to nutritious and sufficient food to meet lifestage needs;
- **Clothing:** Providing for appropriate and adequate garments and footwear;
- **Personal Care:** Including essential personal hygiene products and equipment;
- **Health:** Covering necessary medicine and health-related expenses and medical services;
- **Household Goods and Maintenance, Laundry and Care, and Services:** Ensuring a well-maintained, hygienic and pleasant living environment and clean attire;
- **Education, Culture and Gifts:** Supporting educational needs and social and cultural participation;
- **Transport:** Facilitating essential mobility needs;
- **Housing:** Ensuring safe, secure and adequate housing in Housing Authority subsidised social housing.

An **MEBDL 2024 Augmented basket** was also developed. This basket included occasional **Eating Out and Ordering In, Running a Private Car**, and residing in a **Commercially (non-subsidised) rented dwelling**. A new item added to the Augmented basket was **Caring for a Pet**.

The pricing of the baskets of goods and services was carried out over the period late February to May 2024. Most pricing was done in-person, whilst some pricing was done online. For two main categories -- a) Personal Care and b) Household Goods and Maintenance, Laundry and Care, and Services -- some aspects were calculated based on the average consumer expenditure of the lowest income quartile according to the 2015 Household Budgetary Survey adjusted for inflation. The Food category items were priced in several supermarkets, corner shops and at vegetable and fruit vendors around Malta and Gozo, and online. It was thought prudent to wait till the end of February 2024 to price the MEBDL 7-day menus, so as to allow the government's food prices reduction and stabilisation initiative -- Inizzjattiva Stabbiltà -- to settle in. Capsule Wardrobes were developed for adults and children within the Clothing category and priced at regular shops and at second-life shops.

The yearly cost of the **MEBDL 2024 Basic basket** was calculated as **€19,153.00 for the 2 Adults and 2 Children household**, **€17,012.83 for the Single Parent and 2 Children household** and **€14,731.79 for the Older Adults (65 years+) household**. The yearly costs of the **MEBDL 2024 Augmented baskets** were significantly higher, primarily due to the increase in the Housing expense since unsubsidised rents were included. The totals were **€33,176.50 for the 2 Adults and 2 Children household**, **€30,724.33 for the Single Parent and 2 Children household** and **€26,556.29 for the Older Adults (65 years+) household**.

The **highest proportion of the total cost of the MEBDL basket is accounted for by Food, ranging from 30% to 56% for the three household types**. The next highest cost proportionally is for the combined Household Goods and Maintenance, Laundry and Care, and Services, which ranges from 9% to 31%. With lower proportions one finds Clothing, representing 8% to 11% of the basket, and Housing accounting for 7% to 10% of the basket. The other categories account for 9% or less of the cost of the basket.

A **minor special focus in the MEBDL 2024 study** was to highlight the one-off and recurrent **expenses incurred by households having an infant or toddler**. This light exploratory study revealed that **one-off expenses can amount to €1,838.75**, recurrent expenses for **clothing can amount to €269.00** with a change in wardrobe every few months, and general **feeding, hygiene, medical costs can amount to €442.50 and €510.00 monthly for breastfeeding and non-breastfeeding mothers, respectively**.

Central to the MEBDL 2024 and previous studies has been the goal of ascertaining **how the three minimum essential budgets established would align with the current income of the three low-income households of interest based on multiple forms of social assistance**. This comparative exercise revealed that for **households with two adults and two dependent children, or one parent with two dependent children** where the income consists of **Social/Unemployment Assistance together with applicable bonuses, benefits and allowances, the MEBDL minimum essential budget per annum is not reached**. The deficit is €5,609.08 yearly for the four-member family and €4,417.91 yearly for the three-member family.

Similarly, the **family of two adults and two children receiving one National Minimum Wage and In-Work Benefit** and the **family comprising one adult and two children receiving a Guaranteed Minimum (Widow's) Pension**, and both receiving other applicable bonuses, benefits and allowances, also **have an income that does not reach the MEBDL 2024 minimum**. The former has a deficit of €2443.32 and the latter has a deficit of €1038.19. Finally, **households comprising older couples who are over 75 years old and who receive only one Guaranteed Minimum Pension** and other bonuses, benefits, allowances and grants **do not reach the minimum essential budget for a decent living**. The deficit is €779.79 for a household with a member 75-79 years old and €479.79 for a household with a member of 80+ years.

Based on the MEBDL 2024 study calculations and the various related costing processes and considerations **a series of recommendations are being proposed for policy, initiatives, education and research.**

- 1. *Extend and improve the Cost of Living Adjustment (COLA) on a yearly basis*** to ensure continued support relative to inflation and cost of living changes.
- 2. *Revise the 60% median National Equivalised Income (NEI) as the benchmark for defining at-risk-of-poverty to at least 70% median NEI, or, preferably, 100% median NEI.*** Caritas Malta specifically proposes:
 - Relaxing eligibility requirements for benefits, allowances, grants and the like for a broader range of individuals, including marginalised groups and migrants, to access vital support;
 - Regularly revising benefit levels to align them with the current rate of cost of living increases;
 - Promoting public awareness about the availability and benefits of the minimum income system;
 - Enhancing awareness among General Practitioners and School-based Counsellors about the availability and benefits of the financial aid for different circumstances.
- 3. *Establish an official Identity (ID) Card for people who are homeless*** in order to be able to apply for and access social and health services and benefits.
- 4. *Continue the promotion of financial literacy by state entities and other NGOs,*** focusing on critical lifestages, and also through combining practice via the use of digital cash for low-income earners.
- 5. *Expand on the Gemma ongoing initiative*** by offering additional financial literacy education in workplace settings.
- 6. *Encourage businesses to enrol in schemes whereby low-income earners use digital cash to pay for goods and services*** meeting certain criteria.
- 7. *Promote entrepreneurial initiatives among low-income earners*** through facilitating access to available seed fund opportunities accompanied by basic technical training and mentoring schemes.
- 8. *Revise Food Aid schemes,*** and/or ***introduce Vegetable and Fruit Vouchers*** to facilitate healthier eating by low-income families.



9. **Establish a subsidised Vegetable and Fruit Box weekly delivery scheme** targeting particularly the more senior older people and/or those with challenging mobility conditions.
10. Consider **introducing Healthy Food Prescriptions** as part of the prevention and management strategy for chronic illnesses for any low-income household.
11. **Improve the financial aid provided for special food purchase** under the National Coeliac Scheme and extend it to other diet-related health conditions.
12. **Reduce food waste from supermarkets, other food shops and restaurants** through surplus notification and/or collection and distribution to food insecure persons.
13. **Offer financial aid to those who need to buy alternative medicine** to that offered by the POYC for health reasons.
14. **Offer rebates on medicine and healthcare expenses for low-income households.**
15. Introduce **free open-air gyms and outdoor training classes** in every locality.
16. **Assist low-income earners with overdue water and electricity bills.**
17. Continue the collaboration between the Energy and Water Agency and the Foundation for Social Welfare Services (FSWS) to **distribute water-saving devices to low-income households** in a targeted manner.
18. Offer a **free faucet-mounted tap-water filtering kit and free insulated water bottles to low-income households** to avoid purchase of bottled water and have constant tasty potable drinking and cooking water.
19. **Enhance the Telecare service and introduce a smartphone app** for care, safety and security of older adults.
20. Offer **one-time social vouchers to low-income individuals on their 70th birthday to acquire a basic smartphone and compliment this with digital literacy training.**
21. Set up a **multi-generational home sharing programme for older adults and youth.**

22. **Enhance current Affordable Housing measures** offered by State and non-State entities.
23. **Increase Housing Benefits (rent benefit) benchmarks.**
24. **Expand and support initiatives offering assistance with the feeding and care of pets** for low-income households.
25. **Extend the current Sustainable Baby Box project** and also expand upon it.
26. Set up and facilitate **volunteering programmes for older adults, including an option for animal care.**
27. **Enhance the free Silver Service transportation for older adults** through extending the hours of service and expanding it to all localities.
28. **Strengthen and expand the entitlement to education on responsible, sustainable management of personal and family resources,** through making subjects like Home Economics compulsory up till Form 5 and offering Adulting workshops and courses at post-secondary and tertiary level.
29. **Establish a National Research Institute on Poverty and Social Justice** with one key focus being development of Reference Budgets tailored for various household types.
30. Conduct a research **study involving Lifestyle and Consumption Audits, with low-income individuals and households, to identify examples of good practice and areas for improvement** in relation to sustainability (economic, health and wellbeing [human and planetary], social inclusion etc.) indicators.
31. Conduct a **research study on food security among nationally representative samples** of different population groups with the goal of identifying prevalence of food insecurity and potential areas where effective and efficient interventions can take place.

The MEBDL 2024 study aimed to provide a comprehensive, realistic and humane perspective on what constitutes a decent standard of living for low-income households in Malta. By identifying and costing a basic basket of goods and services, a main goal was to inform and influence policies that promote social justice, economic equity and sustainable living. The set of recommendations cover many aspects of daily living and can potentially be addressed by State entities, the Church, NGOs, and other industry partners.

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Chapter One

Framing our Study

"If someone who has worldly means sees a brother in need and refuses him compassion, how can the love of God remain in him?" 1 John 3:17



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1.1 Introduction

1.1.1 The MEBDL Study Series

Caritas Internationalis and Caritas Malta are synonymous with the promotion of human development through social justice and alleviation of poverty. The end goal is achieving quality of life for individuals and families based on adequate resources for a holistic wellbeing. It is with such vision that in 2012 Caritas Malta embarked on conducting research to identify and determine the cost of a basic basket of goods and services which all people should be able to acquire in order to live a simple quality life (McKay et al., 2012). Originally named the Minimum Budget for a Decent Living, it was eventually renamed as Minimum Essential Budget for a Decent Living (MEBDL) (Piscopo, McKay & Bonello, 2016), emphasising the focus on the unequivocal need criterion determining the basket.

This MEBDL 2024 study follows on from the 2016 and 2020 studies and has been produced in a period where there have been a series of economic shocks due to different crises, among which the COVID-19 pandemic and the conflict in Ukraine. These events have resulted in challenging inflation trends which impacted the livelihood and quality of life of individuals and families, particularly the most financially insecure. In 2022 and 2023, Caritas felt the need to carry out pricing studies on two components of the MEBDL basket – Food and Healthcare (Piscopo & Bonello, 2022; Piscopo & Bonello, 2023). These two components were chosen due to the high price increase of many foods, medicines and other healthcare items. Both studies showed how prices had escalated steeply between 2020 and 2023, with a lower percentage price increase between 2022 and 2023. The two mini-MEBDL studies sought to alert policymakers to the potential risk for financial duress of low-income individuals and families. This awareness-raising goal was reminiscent of the earlier MBDL and MEBDL studies which helped to bring to the fore the plight of vulnerable groups in society who were low-income earners (McKay et al., 2012; Piscopo, McKay & Bonello, 2016).

Therefore, the 2024 MEBDL study is the fourth in a connected and evolving series of studies. It builds on the three previous studies, keeping a similar vision and methodology, and the same two overarching objectives, namely:

- To revise the minimum essential components of a basket of basic goods and services to achieve a decent standard of living in Malta;
- To calculate the minimum essential budget for three different low-income household categories in Malta based on this basket.

The general Maltese population is the context for the study; however, one needs to acknowledge that there are particular groups of people, such as refugees or undocumented migrants, who may have specific circumstances rendering some aspects of the study less applicable. This is an unfortunate limitation and such groups merit a comprehensive study specifically addressing their needs.

Thus, the households of interest for the MEBDL 2024 study remained the same as in previous studies, that is, households comprising:

- Two adults and two dependent children;
- A single parent and two dependent children;
- An older couple (65+).

Adults were assumed to be within the 30-45 age cohort, while children were assumed to be of senior primary or secondary school age (9-15 years).

In this fourth edition, a new, albeit minor, focus is on the particular needs of households where there are infants and toddlers. Although a full basket of goods and services has not been worked out for such households due to the wide diversity in needs, some of their particular expenses have been compiled to show the one-off and regular costs related to this family lifestage.

Like its predecessors, the MEBDL 2024 study has as an ultimate goal ensuring that every individual and family in Malta has the resources necessary to live a dignified and fulfilling life. It considers not just financial income, but also access to essential services such as healthcare, education, housing and social security. By setting a baseline for what constitutes a decent living, the MEBDL aims to help eradicate poverty and reduce inequality, ensuring that all citizens have the opportunity to thrive.

1.2 Measuring Wellbeing

1.2.1 MEBDL: Towards a Holistic Economic Approach for Malta

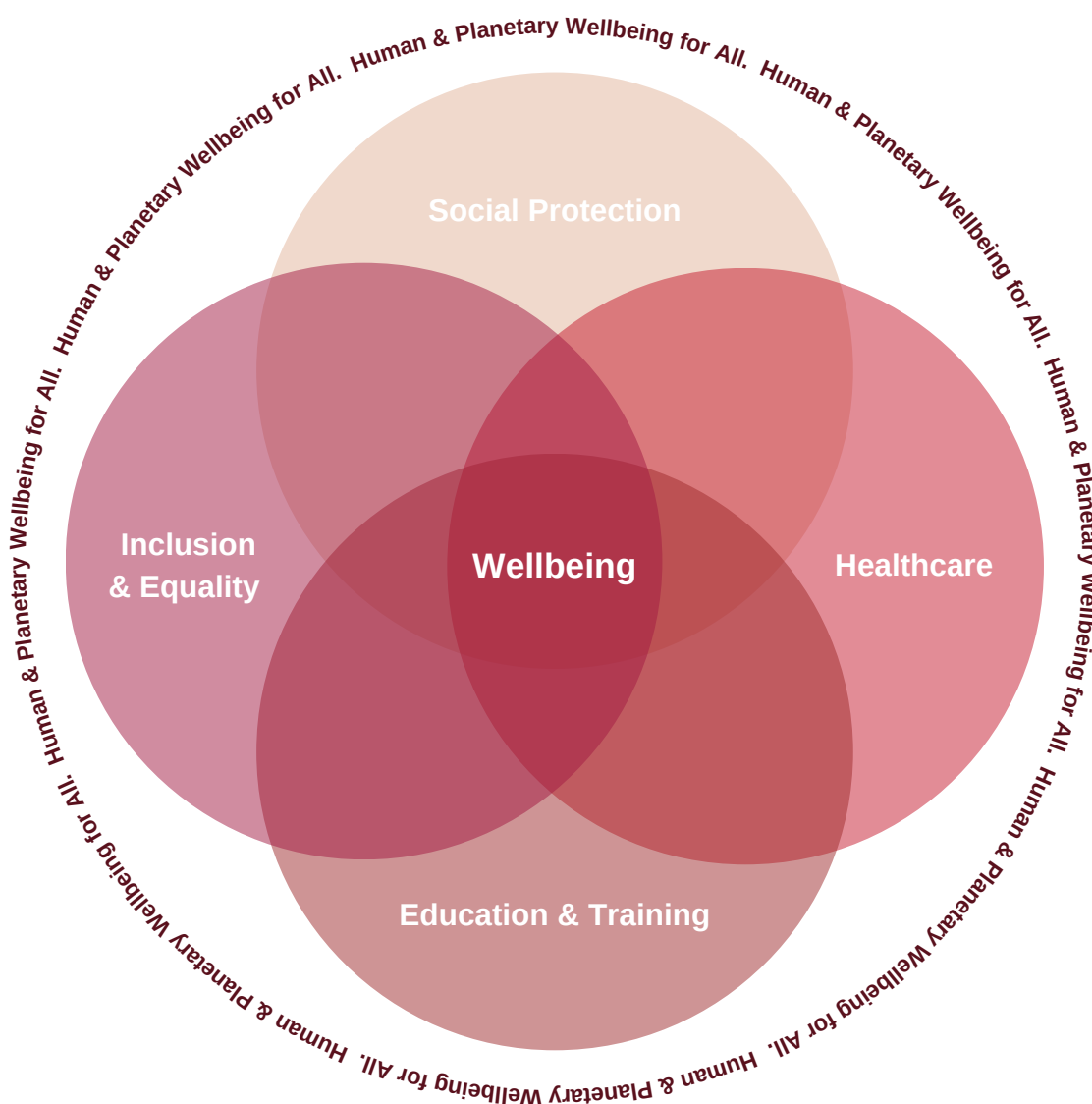
As from the first MBDL study in 2012, the research was grounded in the concept of sustainable lifestyles, creating a basket of goods and services which was guided by sustainability principles with a focus on human health and environmental stewardship. The 2016 and 2020 MEBDL studies continued being informed by these principles, with the 2020 study report emphasising how the UN Sustainable Development Goals were integral to the thinking around responsible lifestyle behaviours on which the basket of goods and services would be built. The 2020 report was also inspired by Pope Francis' encyclical *Laudato Si* (Pope Francis, 2015) where he cautioned that “everything is deeply connected and that the safeguarding of the environment cannot be divorced from ensuring justice for the poor and finding answers to the structural problems of the global economy.” Addressing poverty within an integrated economic system that serves to provide for a decent quality of life is a running thread in the Pope's 2015 encyclical.

Another concept which is gaining ground internationally, and which has also inspired this MEBDL 2024 study, is that of sufficiency (Jungle-Michelsson & Heikkurinen, 2022). This concept is practicality and value-laden, as different individuals will define sufficiency based on their personal needs, as well as their socialisation. One could say, therefore, that an individual's definition of sufficiency lies on a continuum of objective measure to subjective personal satisfaction. This will bring about challenges when considering sufficiency for households with divergent goals and measures of what gives satisfaction. Given that consumption choices are happening within a consumeristic society where gratification and self-worth are often measured as ownership of resources and the constant desire to buy/own more, this has implications for financial security, especially in low-income households. Policymakers are necessarily impacting this perception and valuation of sufficiency through the complexity of market mechanisms which influence demand and supply; but also through policies related to social welfare benefits and allowances. The question which naturally arises is “But sufficiency for what exactly?” The MEBDL research process strives to help unravel the complex answer to this question.

The 2024 MEBDL is inspired by the global move towards measurement of citizens' flourishing with a different lens -- an economy of wellbeing (Wellbeing Economy Alliance, 2022). The Wellbeing Economy stands as a distinct alternative to traditional capitalist models. Its key principle is catering to the needs of the people within the means of the planet. Unlike capitalism, which often prioritises profit above all else, the Wellbeing Economy places the wellbeing of both people and the planet at its core. It embodies a more holistic approach to economic activity, wherein human needs are balanced with environmental sustainability. This paradigm acknowledges humanity's stewardship of nature and seeks to ensure that economic endeavours respect both present and future generations (Wellbeing Economy Alliance, 2022).

The transformative approach is integral to a Wellbeing Economy as it shifts the focus away from an economic system that is structurally dependent on GDP growth. This shift in focus gives greater value to human health and its care, social protection, inclusion and equality in all sectors and to education and training, within an all-encompassing vision of protection and regeneration of the natural environment (see Figure 1). These various components are seen as the principal indicators of success, with the ultimate goal of human and planetary wellbeing. Thus, policies and legislation are assessed on their impact on, and potential to safeguard and improve this wellbeing. Consequently, a virtuous circle ensues, where enhanced wellbeing increases economic benefits and vice versa.

Figure 1: The Vision and Elements of the Wellbeing Economy



The recent Wellbeing Economy Forum held in Iceland in Spring 2024 (EuroHealthNet, 2024) brought together representatives from across national, regional and local governments, civil society and businesses, as well as youth representatives to exchange and discuss how they are implementing the Wellbeing Economy and how to accelerate change. Common themes which emerged indicated that moving towards a Wellbeing Economy will require:

- Changing the popular discourse of what constitutes success in our societies;
- Designing governments and organisations driven by the purpose of wellbeing;
- Creating clear, common definitions of what wellbeing means and to 'measure what we treasure, rather than treasure what we measure';
- Focusing more on inequity and addressing underlying causes in our societies.

The MEBDL 2024 study is inspired by the goals of a Wellbeing Economy which emphasises moving away from merely GDP-centric measures toward a more holistic and sustainable approach when it comes to fostering long-term prosperity for humans and the planet they inhabit. A simple guiding principle is to shift systems from 'repair and cure' to 'protect, prevent and enable' (EuroHealthNet, 2024). The various tenets of this Wellbeing Economy approach have been considered as the different measures, processes and stages of the MEBDL 2024 study were being planned and implemented (see Box 1).

Box 1: The MEBDL 2024 Study as Linked to the Wellbeing Economy Goals

1. Comprehensive Wellbeing Metrics: Instead of focusing solely on GDP, the MEBDL is sensitive to a range of indicators that measure wellbeing across economic, social, environmental and cultural dimensions. These metrics provide a more accurate picture of societal health and progress.

2. Living Wage Standards: The MEBDL offers data which can contribute to the current discourse on establishing a living wage that is sufficient to meet the basic needs of all workers and their families. This wage would be one that is adjusted regularly to reflect changes in the cost of living and ensure economic security.

3. Universal Access to Essential Services: Ensuring that all citizens have access to a high-quality diet, healthcare, education and housing is a cornerstone of the MEBDL design and computations. This access is seen as a fundamental right and a necessary condition for a decent living.

4. Sustainable Resource Management: The MEBDL promotes the sustainable use of natural resources, aligning lifestyle choices and consumption with environmental preservation.

5. Community Empowerment: The MEBDL acknowledges the importance of local communities in driving economic and social change. It, therefore, considers the everyday realities of the most vulnerable individuals and families which Caritas personnel experience through their outreach work and day-to-day encounters. This helps foster a bottom-up approach to MEBDL planning and implementation.

6. Inclusive Policy Development: The MEBDL is developed through inclusive processes that engage a wide range of stakeholders, including professionals in pertinent sectors and practitioners in the field. This helps ensure that the voices of community members, support workers and relevant authorities are heard, reflecting diverse needs and aspirations.

7. Equity and Justice: Central to the MEBDL is the commitment to equity and social justice. The study aims to address systemic inequities and ensure that all individuals, regardless of their background, have equal opportunities to succeed.

8. Monitoring and Accountability: The MEBDL results are typically disseminated broadly and their contribution to public and political discourse is monitored robustly. Public reporting on national progress towards wellbeing goals is continually studied to assess alignment with MEBDL goals.

The MEBDL 2024 study can contribute to a revisioning and revaluation of human development and quality of life in Malta. By joining in the global rally to encourage policymakers to shift focus from GDP growth to holistic wellbeing, the MEBDL can help shape a more equitable, sustainable and resilient economy. Through its benchmark outputs it can help to create a society where everyone has the opportunity to lead a fulfilling life, free from poverty and insecurity, and where economic activities are conducted in harmony with the planet's ecological boundaries.

1.3 Poverty, Social Exclusion and Different Indicators

1.3.1 Maltese National Policy and the AROPE Indicators

The Maltese National Strategic Policy for Poverty Reduction and for Social Inclusion 2014 – 2024 has resulted in the implementation of various financial measures in order to reduce poverty and reliance on social assistance (particularly by increasing labour participation), and to improve the welfare of certain vulnerable individuals and households (Ministry for Social Justice and Solidarity, The Family and Children's Rights, 2020). These measures were based on specific and concrete aims (see Box 2).

Box 2: Aims of the National Strategic Policy for Poverty Reduction and for Social Inclusion 2014 – 2024

- Increase disposable income for a good standard of living.
- Promote activation and creation of more quality employment opportunities.
- Ensure equal access to quality healthcare and a health-friendly environment.
- Promote inclusive education and opportunities for further and higher education.
- Consolidate social services to promote social solidarity and social cohesion.
- Promote a more inclusive culture.

This National policy acknowledges that poverty does not refer solely to monetary or material poverty, but also to other forms of poverty, such as feeling excluded from the society in which one lives by not being able to participate in and experience the same kind of lifestyle which is the norm for the average individual in the same lifestage and context in that country. This is congruent to the various measures used at the European Union (EU) level to assess prevalence of poverty in Member States.

One key measure is the At Risk of Poverty and Social Exclusion (AROPE) which is based on a set of household circumstances and financial and consumption capacities and is an amalgam of three indicators (see Box 3) (Eurostat, 2021). Persons are considered to be at-risk-of-poverty or social exclusion if they are, at minimum, in one of the following states: at-risk-of-poverty, severely materially deprived, or living in households with very low work intensity.

Box 3: What is AROPE?

The number of people At Risk of Poverty and Social Exclusion (AROPE), corresponds to the sum of persons who are:

- (i) At risk of poverty (as indicated by their disposable income); and/or
- (ii) Face severe social and material deprivation (as gauged by their ability to purchase a set of predefined material items); and/or
- (iii) Live in a household with very low work intensity (adults worked 20% or less of their full work potential during the previous year).

The first indicator is the *At-risk-of-poverty Rate* -- the number of people with an equivalised income (the total income of a given household after tax) below the at-risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income after social transfers (Eurostat, 2021). As such, this indicator measures income compared to other people in that same country. This is also referred to as the at-risk-of-poverty line, or, more simply, the poverty line.

The second indicator is the rate of materially and socially deprived people. Material deprivation refers to those individuals or families who are forced to struggle to afford those goods and services that are found in a society. The *Severe Material and Social Deprivation Rate* (SMSD) (Eurostat, 2021) extends beyond this and is an important indicator in the EU-Statistics on Income and Living Conditions (SILC) that points out the challenges which individuals face to live adequately on multiple dimensions with multiple implications. This indicator, adopted by the Indicators' Subgroup of the Social Protection Committee, measures the percentage of the population within a society who are not able to afford at least seven out of the following 13 items (seven related to the household and six related to the individual).

List of items at household level:

- Capacity to face unexpected expenses;
- Capacity to afford paying for a one week annual holiday away from home;
- Challenged by payment arrears (on mortgage or rental payments, utility bills, hire purchase instalments or other loan payments);
- Capacity to afford a meal with meat, chicken, fish, or vegetarian equivalent every second day;
- Ability to keep home adequately warm in winter;
- Inability to afford a car/van for personal use;
- Inability to replace worn-out furniture.

List of items at individual level:

- Have internet connection for personal use at home;
- Capacity to replace worn-out clothes by some new (not second-hand) ones;
- Having two pairs of properly fitting shoes (including a pair of all-weather shoes);
- Spending a small amount of money each week on him/herself;
- Participating regularly in a leisure activity;
- Getting together with friends/family for a drink/meal at least once a month.

The SMSD indicator is part of the at-risk-of-poverty or social exclusion rate defined in the framework of the EU 2030 target on poverty and social exclusion.

Low Work Intensity Households is the third indicator and shows the number of persons of ages 0-64 years living in households where the adults (those aged 18-64, but excluding students aged 18-24 and people who are retired according to their self-defined current economic status, or who receive any pension except survivors pension, as well as people in the age bracket 60-64 who are inactive and living in a household where the main income is pensions) worked less than 20% of their total potential during the past 12 months (Eurostat, 2021). Employment with a secure and adequate income is often seen as the stepping stone to rise above the poverty line, facilitating an improved standard of living, apart from giving individuals a sense of worth and fulfilment. Therefore, low work intensity has myriad physical and mental negative impacts on personal and family wellbeing.

The above three indicators provide the EU and its Member States objective measures of the AROPE rates of the total population and sub-populations so that targets of reducing poverty and enhancing inclusion are acted on and met.

1.3.2 Poverty and Social Exclusion in Malta

According to the EU-SILC, in 2023 the AROPE rate for Malta was estimated at 19.8% of the population living in private households (NSO, June 12, 2024). Approximately one in four children under 18 (25.2%) and nearly one in three persons of age 65 and over (31.4%) were at-risk-of-poverty and social exclusion. The greatest contributing factor of at-risk-of-poverty or social exclusion was from persons who are at-risk-of-poverty.

The at-risk-of-poverty threshold is set at 60% of the median of the national equivalised income (NEI) and this was computed to be €11,364 in 2022 (NSO, June 12, 2024). A total of 88,462 persons, or 16.6% of the population living in private households, were estimated to be at-risk-of-poverty when considering total household disposable income including social transfers (allowances, benefits, grants etc.); that is, their NEI fell below the 60% threshold. The welfare significance of social transfers is evident as when one considers household disposable income excluding all social transfers, 33.6% of the population (178,652 individuals) living in private households were estimated to be at-risk-of-poverty as compared to the 16.6%. Table 1 shows that the highest at-risk groups with respect to poverty were older persons aged 65 years and over, the unemployed and single parents with one or more dependent children.

Table 1

Number and Percentage of Persons At-Risk-of-Poverty by Household Characteristic

Household characteristic		2023*	
		Number of persons below the threshold	%
Age of person	Under 18	18,173	22.0
	18-64	43,012	12.1
	64 and over	27,277	29.0
Activity status	Employed	NA	7.6
	Unemployed	NA	41.7**
	Retired	NA	27.4
	Other inactive	NA	32.8
Household type	Two adults, two dependent children	10,142	17.6
	Single parent household, one or more dependent children	7,991	41.6
	Two adults, no dependent children, at least one adult aged 65 or more	20,278	33.2

Source: Adapted from NSO (June 12, 2024).

*This data excludes persons who have spent not more than six months in one particular activity status.

**Figure to be used with caution: Figure with between 20 and 49 reporting households or with non-response for the item concerned that exceeds 20% and is lower or equal to 50%.

NA: Data not available

1.3.3 Material and Social Deprivation in Malta

The EU-SILC data collection goes beyond the material dimension and also aims to capture the social dimension of poverty. A person is considered to be materially and socially deprived if his/her household cannot afford (because of an enforced lack) a number of defined deprivation items. To underline yet again what this means in reality, and which measures are used, a person aged 16 and over is deemed to be materially and socially deprived if this person does not afford at least five of the 13 material and social deprivation items, whereas those who do not afford at least seven of these items are considered to be severely materially and socially deprived (see Table 2). These include, for example, the ability to replace worn-out furniture and worn-out clothes, as well as social pursuits undertaken regularly, such as leisure activities and meeting with family and friends for a drink or meal.

Based on the most recent EU-SILC data for Malta (NSO, April 24, 2024), in 2023 the material and social deprivation rate stood at 9.2%, whereas the severe material and social deprivation rate stood at 4.1%. In absolute terms, the survey showed that in 2023 the number of persons living in households which were materially and socially deprived stood at 48,969. The number of persons living in households which were severely materially and socially deprived stood at 21,853.

Table 2

Number and Share of Persons Who Are Materially and Socially Deprived by Deprivation Item

Material and Social Deprivation Items	2023	
	Number of persons	%
An inability to...		
Pay for unexpected expenses*	84,570	15.9
Have a one-week annual holiday away from home*	159,485	30.0
Avoid arrears (in mortgage, rent, utility bills, hire purchase instalments, other loan payments)*	30,564	5.7
Afford a meal with meat, chicken, fish or vegetarian equivalent every second day*	50,214	9.4
Keep the home adequately warm in winter*	35,959	6.8
Afford to own a car/van for personal use*	8,772	1.6
Replace worn-out furniture*	75,371	14.2
Replace worn-out clothes with some new (not second-hand) ones**	25,992	5.7
Have two pairs of properly fitting shoes (including a pair of all-weather shoes)**	25,535	5.6
Get together with friends/family (relatives) for a drink/meal at least once a month**	30,893	6.7
Regularly participate in a leisure activity**	50,851	11.1
Spend a small amount of money each week on him/herself ("pocket money")**	54,596	11.9
Have an internet connection for personal use at home**	6,323	1.4
Materially and socially deprived persons	48,969	9.2
Severe materially and socially deprived persons	21,853	4.1

Source: Adapted from NSO (June 12, 2024). *These items are also used to compute the Material Deprivation and Severe Material and Social Deprivation indicators. **Includes persons aged 16 years or more.

Some striking findings about specific deprivation items which emerged from the EU-SILC 2023 for Malta were that 15.9% of the surveyed population stated that they would not be able to deal with unexpected financial expenses. Additionally, 6.8% could not afford to keep their home adequately warm in winter. When compared to 2022, one of the greatest increases in 2023 was for respondents who said that their household was unable to afford a meal with meat, chicken, fish, or vegetarian equivalent every second day (7.5% in 2022 vs 9.4% in 2023). From a more social and cultural perspective, 5.6% of respondents could not afford to get together with friends/family for a drink/meal at least once a month, 11.1% could not afford regular leisure activities, 11.9% could not afford to spend a small amount of money each week on him/herself (as “pocket money”) and 30% could not afford to go away on an annual one-week vacation.

1.3.4 The Gini Coefficient and Income Inequality in Malta

A major phenomenon of concern with respect to quality of life and wellbeing is income inequality. In recent years, this has been given much attention, particularly as depicted by the so-called Gini Coefficient. The Gini Coefficient measures the inequality of income distribution. It may take values ranging from 0%, which implies perfect equality in income distribution, to 100% which signifies absolute inequality. In relation to this measure, the S80/S20 ratio compares the average NEI of the 20% highest and 20% lowest income earners in a country. A higher ratio indicates greater income disparity. The EU-SILC 2023 (NSO, June 12, 2024) revealed that in Malta the Gini Coefficient was 33%, an increase of 19 percentage points over the previous year. The S80/S20 ratio was 5.4.

The disparity between incomes of the top and bottom strata of society is critical to a nation’s economic and social progress and is much debated in social discourse focusing on poverty. There is widespread concern that economic growth has not been fairly shared, and that the recent economic crises have only widened the gap between the rich and poor. Caritas Malta recently presented its views on this matter in a pre-national budget statement in October 2023 where it advocated for a more inclusive economic model that narrows the gap between the affluent and the marginalised (Caritas, 2023).



1.3.5 The National Living Wage Study

With a vision similar to the Caritas MEBDL and mini-MEBDL series, a study authored by Xerri et al (2023) on behalf of the General Workers Union, Alleanza Kontra I-Faqar and Moviment Graffiti set out to establish a National Living Income (NLI) for Malta which would guarantee a decent standard of living for its inhabitants. Motivation for the study primarily stemmed from the rising in-work poverty which had been identified as one of the consequences of the Maltese economic boom. As opposed to the Caritas MEBDL, the identified NLI focused on the expenses incurred by individuals and families beyond the basic needs required to live a decent life. In other words, the study was not concerned with an income level below which people risk further deprivation, but rather proposed an income threshold which would facilitate a qualitative upward shift in human freedom and capability. The estimated NLI suitable for different household compositions are presented in Table 3. The authors concluded that a guaranteed NLI for every household would mitigate the stark disparities that currently exist between workers at the bottom end of the wage scale, and those higher up, considered average income earners.

Table 3

NLI Estimates for Different Households

Household type	Estimated National Living Income
Single, no children	€12,226-€14,864
Single parent, one child	€16,215-€20,099
Single parent, two children	€21,078-€26,018
Couple, no children	€17,704-€21,316
Two parents, one child	€21,084-€25,746
Two parents, two children	€25,400-€30,734

Source: Adapted from Xerri et al, 2023.

1.4 Realities of Poverty in Malta

In its work with vulnerable individuals and families, Caritas Malta encounters many versions of poverty with a variety of root causes and multiple implications for the holistic wellbeing of the person or persons involved. As a background for the MEBDL pricing exercise, and to obtain insights on prevailing challenging circumstances which individuals and families might face as a result of insufficient income, a number of Case Scenarios are being presented illustrating these different circumstances and their impacts. The scenarios were collected from Caritas personnel who often provide support and guidance over a long period of time in order to help vulnerable individuals gain the confidence, competency and financial stability to get back on their own two feet. In the following scenarios, all names are fictitious to safeguard anonymity.

Single mother... Discrimination and cheap labour

Maria, a 32-year-old single mother, found herself in a difficult situation after losing her job at a local retail store. With two young children, ages 4 and 7, her days are filled with the demands of parenting, from preparing meals and helping with schoolwork, to managing the household on a tight budget. Despite her best efforts to find new employment, the job market in her area is highly competitive, and employers often prefer to hire foreign workers whom they can pay less. This discriminatory hiring practice has made it nearly impossible for Maria to secure a job, leaving her reliant on unemployment benefits that barely cover the essentials. The stress of financial insecurity is compounded by her desire to provide a better life for her children, pushing her to explore further education and training programmes in the hopes of securing a more stable and higher-paying job. Her resilience and determination are unwavering, but the challenges she faces are formidable.

Ex-prison inmate... Hope and homelessness

John, a 45-year-old man recently released from jail, finds himself trapped in a cycle of homelessness and unemployment. With a criminal record that tarnishes his conduct, he struggles to secure even the most basic job opportunities. Employers are hesitant to hire him, despite his genuine desire to turn his life around and his efforts to prove his reliability and work ethic. Each rejection chips away at his hope, and without a stable income, John cannot afford housing, forcing him to sleep in shelters and on the streets. The stigma of his past looms large, making it difficult for him to access the support and resources needed for reintegration into society. Despite these formidable challenges, John remains determined to rebuild his life, seeking out rehabilitation programmes and community support in the hope that one day he will find a chance to start anew.

Elderly widow... Frugality and resilience

Gina, a 78-year-old widow for the past 20 years, finds herself struggling to make ends meet in the face of rising prices for medicine and food. Having devoted her life to raising her family and managing the household, she never entered the workforce and now depends on a modest pension and social security benefits. Despite her frugality, the soaring costs of essential medications and groceries stretch her limited budget to its breaking point. With no additional income and little savings, Gina often faces tough choices between buying necessary medications and putting food on the table. Her financial anxieties are compounded by the absence of her late husband, whose presence and support she deeply misses. Yet, Gina's resilience shines through as she seeks community assistance programmes and finds solace in the company of neighbours and friends, holding onto hope that her situation will improve.

Young mother... Drug abuse to action for reformation

Lisa, a 25-year-old woman who left school early, struggles to find stability after a series of challenges. Diagnosed with ADHD later in life, Lisa's school years were marked by difficulty concentrating and poor academic performance, leaving her without the qualifications needed for decent employment. Despite her hardworking nature, she couldn't secure a stable job, leading her to a period of drug use and a precarious lifestyle. The birth of her child became a turning point, motivating Lisa to reform her life. Determined to provide a better future for her child, she sought help from Caritas, overcame her addiction, and started looking for a home. However, without sufficient income for a loan and facing exorbitant rental prices, Lisa's dream of stable housing seemed out of reach. Her applications for social housing were unsuccessful, adding to her frustration. Nevertheless, Lisa remains resolute, continuing to search for opportunities and support, driven by her commitment to create a secure and nurturing environment for her child.

Couple with four children... Budget stretching and family commitment

Mike and Sarah, a couple in their mid-thirties, are struggling to make ends meet while raising their four children. Despite both parents working full-time jobs, the combined income barely covers their escalating rent, utility bills, and the cost of groceries for their large family. Each month, they face the daunting task of stretching their budget to cover essential expenses, often leading to tough decisions and sacrifices. The rising cost of living has left little room for any savings, making any unexpected expenses a potential crisis. Additionally, the expenses for school supplies, such as stationery and uniforms, further strain their finances, as they want their children to have everything they need for their education. The stress of their financial situation weighs heavily on them, affecting their overall wellbeing and adding tension to their relationship. Yet, despite the hardships, Mike and Sarah remain dedicated to providing for their children, continuously searching for ways to cut costs and improve their financial stability. Their resilience and commitment to their family drive them to persevere, hoping for a better future.



Jake, a 28-year-old single professional, finds himself caught in a financial bind due to the higher tax rates he faces as an unmarried individual. Despite earning a decent salary at his full-time job, Jake struggles to save enough money to meet the down-payment requirement for a studio flat. His monthly expenses, including rent, utilities and essential living costs, already consume a significant portion of his income. The additional burden of higher taxes for singles leaves him with little disposable income, making it difficult to build substantial savings. Jake is diligent with his budgeting and tries to cut costs wherever possible, but the combination of high taxes and living expenses means his dream of homeownership feels increasingly out of reach. Each month, he watches a considerable portion of his earnings go towards taxes instead of into his savings account. Despite these challenges, Jake remains determined to achieve his goal, seeking advice on financial planning and exploring side gigs to boost his income, hoping to one day afford his own place.

Although, the circumstances mentioned in the Case Scenarios have some roots in personal choices and behaviours, they are also linked to family and work situations and to other societal structures that create poverty. Having stability within a loving, responsible family and household, combined with sufficient income and a positive outlook, is a gateway to poverty avoidance or poverty risk reduction. The Caritas Social Model recognises the value of family, work and people's contribution to society, as well as social protection systems as arenas for sound social investment (Caritas Europa, 2016). The Model is composed of three pillars: family policies, labour market policies and social protection policies. In conjunction, these three pillars address poverty, inequalities and social exclusions, seeking to provide a fair and stronger European Social Model. Considering the interdependency of the three pillars, Caritas encourages policymakers to design measures and actions within each pillar to be coherent with those in the other pillars.

1.5 Conclusion

Over the years, Maltese governments have implemented policies and introduced financial measures in order to help meet the needs of the most vulnerable in society, whilst facilitating their upward movement out of poverty. However, the context is evolving and differing circumstances require that deficiencies and disparities in income are addressed urgently. As has already been acknowledged by a National Audit Office Study on fair social benefits (2023), the Caritas MEBDL and the Mini-MEBDL studies are considered 'judicious' and can be seen as a contribution to the larger national effort to alleviate poverty and to spur initiatives so that all people can have an adequate income to lead a decent quality life where human and planetary wellbeing can simultaneously thrive.

"The fight for social justice is continuous and requires the collective effort of all of us to create a society where everyone can live with dignity and hope."

Lara Calleja
Author



Caritas
MALTA

Chapter Two

Conducting our Study

“And thinking of this immense multitude of the poor, the message of the Gospel is clear: let us not bury the wealth of the Lord. Let us spread charity, share our bread, multiply love.” Pope Francis



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2.1 Aims and Significance of the Study

Equal opportunities and access to the labour market, fair working conditions and social protection and inclusion are the three main categories of the European Pillar of Social Rights with its goal to deliver new and more effective rights to citizens (European Parliament, Council of the European Union, European Commission, 2017). The MEBDL studies have sought to provide further impetus for local action towards this goal.

“Everyone lacking sufficient resources has the right to adequate minimum income benefits ensuring a life in dignity at all stages of life, and effective access to enabling goods and services. For those who can work, minimum income benefits should be combined with incentives to (re)integrate into the labour market.”

European Pillar of Social Rights, 14. (European Parliament et al., 2017, p.20)

The aim of the MEBDL 2024 was primarily to update the findings from the MEBDL 2020 study. Thus, the two main objectives of the study were:

- To revise the minimum essential components of a basket of basic goods and services to achieve a simple yet decent standard of living in Malta;
- To calculate the minimum essential budget for three different low-income household categories in Malta based on this basket of goods and services.

The households of interest remained the same as in previous studies; that is, low-income households comprising:

- Two adults and two dependent children;
- A single parent and two dependent children;
- An older couple (65+).

Cognisant of the knowledge regarding income as a determinant of health (Deguara, England & Azzopardi Muscat, 2017) and its influence on couple relationships (Piscopo, Vella & Abela, 2020), the researchers were steadfast in their thinking that identifying a minimum essential budget for different family types could play a valuable role in promoting individual and family holistic wellbeing for members of low-income households. The benchmark for each family could be used as a reference point against which the adequacy of social benefits and other current and future minimum income policies could be measured. The end goal would be to achieve a status where none of the household types studied have an income less than the corresponding calculated minimum budget.



2.2 Study Approach

The methodological approach adopted was once again exploratory and investigative in nature. The study was oriented towards a normative approach rather than a consensual approach, seeking to understand current lifestyles and consumer choices and behaviours in order to determine the basket of goods and services to be defined and priced. Yet at the same time, the principle of sustainability, operationalised as responsible use of resources, shaped the basket in a manner that it reflects what *should be* for low-income households to live simply, healthily, in an eco-friendly manner, yet with dignity. Thus, when one analyses the basket, it might not necessarily match current consumption patterns of the Maltese target populations; but a responsible lifestyle which would lead to a basic, comfortable status.

A similar methodology used in the three earlier studies was adopted, since this was considered appropriate to define and cost a minimum essential basic basket of goods and services for households with different compositions. In this edition, the range of food prices across Malta and Gozo was given greater attention, and garments and footwear were priced in full and from different outlets. Additionally, a new focus was exploring the specific needs of families with an infant or toddler.

The basket is based on a synthesis of data derived from a) case study descriptions by Caritas personnel who meet regularly with representatives of the target populations, b) scientific advice and opinions of experts and specialists, and c) the researchers' own critically studied conclusions. This multifold approach to identifying the necessities for an adequate living in Maltese society is in keeping with the Budget Standard Approach which is accepted as a valid route for poverty measurement (European Anti-Poverty Network [EAPN], 2007).

The Budget Standard Approach calculates poverty based on the cost of a specific basket of goods and services (i.e. covering things like food, clothing, personal care, health-related costs, household goods and services, educational costs, housing, transport, fuel, etc.) that are considered by experts or by society in general to represent a basic standard of living.

EAPN (<https://www.eapn.eu/what-is-poverty/how-is-poverty-measured/>)

2.3 Study Populations

At the end of 2023, the total population of Malta and Gozo stood at 563,443 (NSO, July 10, 2024). Persons under the age of 18 made up 14.7% of the total population, whereas persons aged 65 years and over accounted for 18.4%. Of the latter, 1,043 males and 2,568 females were aged 90 years and over. Thus, each of these age groups made up close to one-fifth of the total population, with a slightly higher share for the older adults.

Looking at the at-risk-of-poverty rates (ARP) for 2023 (NSO, June 12, 2024), one finds that these were highest for children under 18 years of age (22%), older persons aged 65 years and over (29%), as well as one person households where the person is 65 years and older (40.4%), households comprising two adults but no children and with one adult aged 65 years or more (33.2%), and single-parent households with one or more dependent children (41.6%). The latter two were strikingly high rates compared, for example, to the rates for households with 2 adults and 2 dependent children which was 17.6%. Nonetheless, even the latter was quite high given that it translated to 10,142 persons.

Considering these prevailing demographics and the ARP rates for children, single-parent households and older persons, the research team agreed to maintain the following three household types as the focus of the study: 2 Adults and 2 Children, a Single Parent and 2 Children, and an Older Couple 65 years and older. Unless otherwise stated, adults were assumed to be within the 30-45 years of age cohort and children were assumed to be of senior primary or secondary school age (9-15 years).

To shed some light on the one-off and recurrent expenses of households that have an infant or toddler, four representatives of these households were also consulted and the items they indicated were also priced.

Figure 2: The Three Household Types Focused on in the Study



2.4 Study Design

The MEBDL 2024 study was conducted in four stages. In the first stage, relevant international and local literature related to wellbeing, poverty assessment and income inequality was analysed and discussed also in the context of the Maltese socio-economic scenario. During the second stage, six case studies were compiled by Caritas personnel about individuals with a similar profile to that of the target low-income households. These case studies helped to shed some light on the major issues which led to and sustained the vulnerability of the individuals and what were their major concerns, also related to their quality of life. In the third stage, professionals and officials from different sectors including social welfare, housing, education, health, energy, and water, together with parents and pet owners, were consulted about various components of the basket. In the fourth stage, the components of the MEBDL 2024 Basic and Augmented baskets of goods and services for the three target household types were finalised and priced. The different minimum essential budgets were calculated. Pricing was conducted over the period late February to May 2024.

Figure 3: The Four Stages of the Research Design



2.5 The MEBDL 2024 Baskets

2.5.1 Selection of Goods and Services

Multiple stakeholders were involved in reviewing and updating the list of goods and services believed essential for different household types to achieve a decent standard of living in the Maltese context. For the aim of the study to be fulfilled, various discussions were also held within the research team. Some of the debated questions included:

- Are adult and child family members spending more time on laptops or computers?
- Are all households using their ACs for cooling and heating?
- Do the elderly switch on their radio for long hours during the day as a source of companionship?
- Are there additional medicinal and health care products which are bought regularly?
- Should the budget for gift-giving be increased?
- Should the budget for food incorporate occasional meal delivery?
- Can public transport serve all needs?
- What extra expenses are incurred when there is an infant or toddler in the house?

Ultimately, the selection of goods and services for the MEBDL 2024 Basic basket was made keeping in mind the promotion of holistic human health, and as much as practically and financially feasible, planetary wellbeing. For validity of comparison, the main categories of the basket remained the same as in the 2020 edition (see Figure 4). Items within each category were also retained, though there were some modifications/additions in certain categories as per Box 4 below. These changes were the result of the need to develop a basket that was in line with aspects of prevailing lifestyles (e.g. increased use of technology for formal and lifelong education, for accessing government and commercial services, for online shopping, for combatting isolation as older persons; or ordering meal delivery service for pleasure), demographics (e.g. an ageing population with related medical and health needs and active ageing practices) and psychological wellbeing (e.g. ability to give gifts to loved ones on different main occasions).

Figure 4: The MEBDL 2024 Basic Basket



The components of the MEBDL 2020 Augmented baskets were also retained and extended in the MEBDL 2024 version (e.g. to include ownership of a pet for company, pleasure and purpose in life). All the changes will be justified further in the next Chapter.

Box 5 lists items that were once again not included in the MEBDL Basic basket of essential items. As in the past, these decisions were taken by the research team after lengthy discussions and various consultations, keeping in mind health, as well as the 'essential' and 'minimum' nature of the intended basket.

Box 4: Categories of Goods and Services in the MEBDL 2020 vs. 2024 Baskets

Categories and Subcategories in the MEBDL 2020 and MEBDL 2024 Basic Baskets	Additions/Modifications in the MEBDL 2024 Basic Basket	Additions/ Modifications in the MEBDL 2024 Augmented Basket
Food <ul style="list-style-type: none"> 7-Day Menu 		<ul style="list-style-type: none"> Running a Private Car Commercial Rent Modified: <ul style="list-style-type: none"> Eating Out or Ordering In
Clothing <ul style="list-style-type: none"> Garments Footwear 	<ul style="list-style-type: none"> Pricing of Capsule Wardrobes for adults and children in regular shops, rather than using the HBS 2015 data for the lowest income quartile and adding inflation from 2015-2024. 	
Personal Care		
Health <ul style="list-style-type: none"> Medicines and Medical Care Products Medical Services 	<ul style="list-style-type: none"> Medicines and Medical Care Products: Added dressings, vitamin and mineral supplements, masks, sanitisers, feminine sanitary products Medical Services: Added a visit to a private GP for each adult per year 	Added: <ul style="list-style-type: none"> Caring for a Pet (dog or cat)
Household Goods and Maintenance, Laundry and Care, and Services <ul style="list-style-type: none"> Furniture and Furnishings (and Textiles) Appliances Maintenance and Repair: Material Maintenance and Repair: Services Laundry Detergents Non-durable Goods Electricity Gas Water Telephone, TV and Internet Smartphone and Telecare 	<ul style="list-style-type: none"> Addition of hours of AC usage for heating purposes in Winter Decrease in Gas cylinders usage Increase in hours of Computer usage Increase in hours of Radio usage Increase in hours of TV usage Increase in monthly Mobile phone top-up 	
Education, Culture and Gifts <ul style="list-style-type: none"> Stationery, printing and other School Items and Activities Laptop School Uniforms Cultural Activities Gifts 	<ul style="list-style-type: none"> Increase in budget for Cultural Activities Increase in budget for Gifts 	
Transport <ul style="list-style-type: none"> Public Transport 	<ul style="list-style-type: none"> Minimal cost for Public Transport as mostly free Added occasional Taxi service 	
Housing <ul style="list-style-type: none"> Rent 	<ul style="list-style-type: none"> Consideration of the average rent of Housing Authority subsidised dwellings as per new criteria for those under or over 65 years of age 	

Box 5: Items Not Included in the MEBDL 2024 Basic Basket

Goods, Services and Activities	
Food and beverages bought from canteens	Club membership
Alcoholic beverages	Newspapers
Tobacco	Photographic equipment
Private childcare services	Games, toys and watches (may be part of gifts)
Private hospital services	Gardening
Insurance for Health, Car, Home, Life and Travel	Weekend breaks and holidays abroad
Donations to Non-Governmental Organisations and charities	Purchase or maintenance of motorcycles/bicycles
Pocket money for children	Purchase and running of a car
Fines	Saving for unexpected expenses

2.5.2 Costing the Baskets

Costing of the baskets was based on key criteria for making the best use of monetary resources. In choosing products and services, expense was kept to a minimum whilst not sacrificing quality (health promotion, eco-friendly consumption, long-lasting material) or variety. For example:

- The 7-day food menus devised were in line with dietary guidelines for different age groups and included local, seasonal foods and dishes as appropriate, practical and feasible.
- The vegetables and fruits were priced at the Farmers Market for comparison purposes.
- The running of energy-efficient lighting and appliances was costed.
- Garments and footwear chosen were low to moderately priced, but not of inferior quality, so that they would last for a while and their wearer would feel comfortable physically and psychologically.
- Clothing was priced at both a regular clothes shop and at a number of second-life (thrift) shops for comparison purposes.

The goal was not to find the cheapest option for every category, but (where items were costed) a balance was sought between a reasonable price and quality.

As already indicated, the costing of the Basic and Augmented baskets was done in late February to May 2024. In February 2024, the research team considered it prudent to allow the recently launched government initiative – Inizjattiva Stabbiltà fil-Prezzijiet – focusing on the reduction and stabilisation of prices of commonly consumed food items, to settle in (Ministry for the Economy, Enterprise, and Strategic Projects, online). Once the initiative had been in place for three weeks, the food pricing commenced.

The cost of some components of the basket, namely a) Personal Care and b) Household Goods, Laundry, Care, and Services, was calculated based on the average consumer expenditure of the lowest income quartile according to the 2015 Household Budgetary Survey (HBS) (NSO, 2018) adjusted for inflation. More details on some elements of the costing exercise will be specified in Chapter 3.

It is important to point out certain assumptions made in the development and particularly the costing of the MEBDL 2024 basket in relation to monetary and in-kind assistance, such as free services available and entitlement to subsidies, benefits, vouchers etc. as a result of being low-income households. These mainly include:

- Households are eligible for all free health services as per the National Health Service (NHS), as well as any free medications or supplements as per the Government Formulary List, and any other health/dietary problem-related vouchers;
- Households are entitled to the free food packages under the State Funded Food Distribution (SFFD) scheme and the new European Social Fund+ Project;
- Children attend State schools and use school transport;
- Low-income families with children avail themselves of the Scheme 9 or BM40 initiatives so that eligible children are entitled to receive all of the following:
 - Uniform voucher;
 - Pack of basic stationery;
 - 1 extra-curricular activity from the following: FES Skolasjaf, FES Klabb 3-16, Skolasport Afternoon Programme or Skolasport Winter Programme;Plus
 - Daily school packed lunch (if requested as not automatic).
- Individuals and families reside in social housing or subsidised commercial dwelling;
- Households are eligible for the Energy (electricity, water, and gas) Benefit;
- Households are eligible for free replacement of an old energy-inefficient electrical appliance (e.g. fridge freezer, washing machine, or AC) by an energy-efficient one under the Energy and Water Agency scheme.

It was also assumed that:

- Household members are in generally good health though they may suffer from some chronic conditions (e.g. diabetes, high blood cholesterol) whose treatment is covered by the NHS (Schedule 2);
- Household members attend free leisure and cultural activities as much as possible.

2.5.3 Limitations

The MEBDL 2024 research team sought to be as comprehensive as possible with respect to essential goods and services for a minimum yet decent living in 'normal' circumstances. Nonetheless, the research team also acknowledges that certain lifestyle choices, personal traits, or life events may require additional, sometimes significant, monetary outlay. These include, for example, the extra expense to buy special foods for individuals who have specific dietary requirements, or to buy certain treatments (medicines or services) in relation to chronic health conditions, or to engage emergency private nursing or carer services, or to make certain security-related or mobility-related adjustments to one's home. Furthermore, the MEBDL 2024 does not cater for the needs of minority ethnic groups, or the needs of those living in temporary housing. Finally, this study priced most of the items in Malta with the exception of food, which was also priced in Gozo. It is assumed that medicinals would be similarly priced in Gozo given national regulations. Nonetheless, the basket may not reflect the realities of the Gozo residents, particularly any extra daily or extraordinary expenses which they might incur if they study or work in Malta.

"Justice is not about retribution but about restoring balance and ensuring that every individual is treated with fairness and respect."

Anton Buttigieg
President Emeritus



Caritas
MALTA

Chapter Three

Reporting our Findings

“Not to enable the poor to share in our goods is to steal from them and deprive them of life. The goods we possess are not ours, but theirs.”
St. John Chrysostom



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3.1 Introduction

This chapter will present the development of and finalised versions of the Basic and Augmented MEBDL 2024 baskets for an adequate and decent living. It will describe how the cost of each basket category was computed, explaining specific details and considerations. As indicated in Chapter 2, some modifications/additions from the MEBDL 2020 baskets were deemed necessary in order to:

1. Acknowledge changes in lifestyle of different population groups (e.g. parents working remotely through use of technology, the role of pets in fostering wellbeing);
2. Be in line with various national strategies, policies and work plans (e.g. use of technology for education, growing interest in sustainable food systems);
3. Facilitate social inclusion as per EU-SILC AROPE indicators (e.g. regular participation in paid cultural activities);
4. Take into consideration feedback received by different NGOs, stakeholders, citizens and Caritas personnel working in the field with vulnerable individuals and families with respect to previous editions of the Caritas research study (e.g. the regional and shop type differences in food prices).



3.2 The MEBDL Basket Categories and Subcategories

As described in the previous chapter, the 2024 MEBDL Basic basket is divided into eight categories with subcategories in most components. The Augmented 2024 MEBDL basket has an additional four components, an increase of one over the 2020 study. These are being presented here again for ease of reference (See Figure 5).



Figure 5: The main categories of the Basic (above) and Augmented (left) MEBDL 2024 Baskets

The cost of the items in each category and sub-category will be explained below, with further details provided in related Appendices. Also, the weekly, monthly and yearly cost of each category for the three households of interest will be presented. The monthly amount was calculated by dividing the annual amount by 12(months); and the per week amount by dividing the annual amount by 52(weeks). Sometimes the weekly amount was the starting point, so this was multiplied by 4 and 52 for the monthly and yearly amounts, respectively.

3.3 Cost of Basic Basket Categories

3.3.1 Food

The original 7-day food menu for each household type which was developed for the 2012 study has been retained and assumes that all snacks and dishes are prepared at home (Appendix A). The menus are based on guidelines by the local Health Promotion and Disease Prevention Directorate and utilise a foods approach and not a calories and/or nutrient approach to ensure nutritional adequacy for the different target individuals. The basic tenets of these guidelines have remained the same for the past decade and therefore adjusting the menus was not warranted. Three daily meals and two in-between snacks make up the menus, seeking to ensure balance of calories and nutrients within the day and across the week. No special dietary requirements are catered for, apart from those related to the lifestage of the different household members.

The MEBDL menus are specimen one-week menus suitable for healthy growing children, and younger and older adults. A mix of commonly consumed foods and dishes with a sprinkling of more traditional dishes or snacks have been included. The emphasis is on quality nutrition within socio-cultural norms, flavour and texture variety and sustainability principles, such as local and seasonal ingredients and lower cost and/or eco-friendly foods. Since the menus cover snacks and meals for a whole week, no other expenses for buying food from school tuck shops, worksite canteens or the like have been taken into account within the final minimum essential budget for food. It is assumed that children will avail themselves of the free school milk provided on a daily basis.

For the MEBDL 2024 study, an extensive costing exercise was conducted, where the foods and drinks in the 7-day menus were priced in multiple outlets across the two islands and not just supermarkets. The outcome can be seen in Table 4. Similar to the MEBDL 2020 and the Mini-MEBDL studies, an exercise was also conducted to price the vegetables and fruits separately in order to compare prices from different sources. Table 5 shows the prices of the vegetables and fruit in the menu of the 2 Adult and 2 Children household also from multiple outlets.



Table 4

Weekly Price of the MEBDL Food Basket from Various Sources for Three Different Household Types

Household	Supermarket							Mini Market	Average per week
	Southern Harbour	South Eastern ¹	South Eastern ²	Northern ¹	Northern ²	Gozo	Online	Northern	
	€	€	€	€	€	€	€	€	€
2 Adults & 2 Children	243.69	256.82	171.81	200.96	176.55	205.77	188.33	217.81	207.72
Single Parent & 2 Children	174.78	182.34	140.16	149.73	133.87	150.51	149.58	161.30	155.28
Older Couple (65+)	102.63	104.37	80.13	80.74	74.87	89.89	81.91	95.37	88.74

(1) and (2) indicate that the menus were priced at two outlets in the region.

It is interesting to note that the cheapest full 7-day menu was priced at a Supermarket in the South Eastern region for the 2 Adult and 2 Children household, at €171.81 weekly, at a Supermarket in the Northern region for the Single Parent and 2 Children household, at €133.87 weekly, and at the same Supermarket in the Northern region for the Older Couple, at €74.87 weekly. For the three family types, two households with children and household of older adults, there was a gap of approximately €85, €49 and €30 respectively between the cheapest and the most expensive food outlet. The cheapest sources of the vegetables and fruit selection were the Farmers Market in Ta' Qali and the various vegetable and fruit vans. For both the Greengrocer shops and the Vegetable and Fruit van categories, those located in Gozo were the cheapest.

Eventually, the average of the total cost to buy the foods and drinks for the 7-day menus from each food outlet was calculated and this is what was used towards determining the final cost of the MEBDL food category.

"What we would like to do is change the world... make it a little simpler for people to feed, clothe, and shelter themselves as God intended for them to do."

Dorothy Day
Social Activist



Table 5

Prices at Different Retail Outlets of a Selection of Vegetables and Fruits Present in the 7-Day MEBDL Menus of the 2 Adults and 2 Children Household

FOOD	Mini Market	Greengrocer Shop					Vegetable and Fruit Van				Farmers Market
	North	South Eastern ¹	South Eastern ²	Southern Harbour	Northern Harbour	Gozo	South Eastern	Northern Harbour ¹	Northern Harbour ²	Gozo	Ta Qali
	€	€	€	€	€	€	€	€	€	€	€
VEGETABLES											
Basil	1.50	1.00	1.80	1.00	1.20	0.80	1.20	1.50	1.50	1.00	1.00
Bell peppers	2.16	1.88	2.16	2.16	1.84	0.76	1.44	1.60	1.84	1.52	1.36
Broccoli	1.07	1.07	1.22	1.06	1.5	1.07	1.22	0.19	1.07	0.24	1.07
Cabbage	0.07	0.13	0.27	0.13	0.16	0.13	0.18	0.10	0.13	0.12	0.13
Carrots	1.62	1.80	2.25	1.80	1.35	1.80	1.44	1.08	1.35	1.35	1.08
Celery (leaves)*	0.45	0.45	0.45	0.45	0.45	0.45	0.00	0.00	0.00	0.00	0.00
Cherry tomatoes	0.98	1.92	2.50	1.92	2.60	1.60	1.80	3.27	0.08	1.36	1.75
Cucumber	1.28	1.28	1.20	1.28	1.12	1.12	0.46	0.80	0.32	0.80	0.58
Eggplant	0.72	1.20	0.60	0.60	0.60	0.60	0.48	0.36	0.72	0.48	0.48
Garlic	0.36	0.40	0.40	0.40	0.46	0.40	0.36	0.80	0.36	0.28	0.28
Green leafy salad (packed or loose)	1.99	1.50	1.50	2.00	1.80	1.50	1.50	1.50	1.75	1.50	1.00
Lettuce	3.60	2.00	4.00	2.00	2.00	1.60	1.20	1.60	4.00	1.00	2.00
Mushrooms	3.80	3.80	4.56	3.80	4.18	3.42	3.80	4.18	3.42	3.42	3.42
Onions	1.73	2.60	2.16	1.44	1.80	1.80	1.44	1.80	1.80	0.72	1.44
Potatoes	0.96	1.21	1.20	0.96	0.91	0.96	1.25	0.96	4.32	0.96	0.96
Pumpkin	0.32	0.24	0.48	0.24	0.28	0.24	0.32	0.16	0.28	0.16	0.16
Spinach	0.20	0.12	0.40	0.12	0.16	0.20	0.12	0.16	0.16	1.00	1.50
Tomatoes	5.00	5.00	6.00	5.00	5.00	5.00	5.20	4.00	3.00	5.00	6.00
Turnip	0.71	0.44	0.32	0.44	0.89	0.74	0.53	0.61	0.89	0.50	0.24
Zucchini	0.36	0.24	0.36	0.36	0.24	0.48	0.38	0.25	0.24	0.36	0.29
Total Vegetables	28.88	28.28	33.83	27.16	28.54	24.67	24.32	24.92	27.23	21.77	24.74
FRUIT											
Apples	5.27	4.50	5.27	4.50	3.96	3.6	5.27	3.96	2.63	2.70	4.91
Bananas	2.88	6.40	3.26	8.00	5.60	6.40	3.65	5.76	3.36	4.80	3.36
Lemons	3.60	4.50	3.00	3.60	4.32	3.60	2.16	3.60	3.60	1.80	2.40
Oranges	4.99	6.40	7.28	4.80	6.40	6.40	5.41	4.64	4.68	3.20	5.20
Total Fruit	16.74	21.80	18.81	20.90	20.28	20.00	16.49	17.96	14.27	12.50	15.87
TOTAL VEGETABLES AND FRUIT	45.62	50.08	52.64	48.06	48.82	44.67	40.81	42.88	41.50	34.27	40.61

*Vans usually give celery for free. (1) and (2) indicate that the menus were priced at two outlets in the region.

It must be noted that, as part of the process to finalise the cost of the MEBDL food basket, the food aid which low-income households are entitled to on a regular basis through different schemes was also considered (Appendix B). The current State Funded Food Distribution (SFFD) scheme is envisaged to be in place till end of 2025; but will gradually be replaced by a new European Social Fund (ESF)+ Project that is expected to commence in Summer 2024 (personal communication, Coordination and Implementation Directorate, Ministry for Social Policy and Children's Rights). This new project shall distribute food packages three times per year to approximately 3,000 eligible households. Around 2,000 households shall be entitled to three packages while 1,000 households (with 3+ children) shall be entitled to four food packages. The food contents shall be the same for all the distributions.

With respect to the SFFD there shall be three distributions until end 2025. One and two person households, approximately 15,500, shall be entitled to one package while households with 3+ persons, approximately 3,000, shall be entitled to two food packages. Eligible beneficiaries for the ESF+ project cannot also be eligible for the SFFD and vice-versa.

The foodstuffs distributed typically comprise breakfast cereals (some wholegrain), pasta, rice, couscous, dried pulses, teabags, coffee, as well as canned tuna, sausages, corned beef, vegetables, tomatoes, baked beans and fruit. For the purpose of the MEBDL study, the items in the new ESF+ project package were costed and the proportionate amounts were deducted from the cost of the 7-day weekly menus according to household profile (see Appendix C). Thus, the minimum cost for **Food** for each of the three household types is estimated as in Table 6 below.

Table 6

Estimated Cost for Food: 7-Day MEBDL Menu with Food Scheme Deduction

Household	Food		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	205.30	821.20	10,675.60
Single Parent & 2 Children	152.86	611.44	7,948.72
Older Couple (65+)	86.32	345.28	4,488.64

Note: Monthly cost = Weekly cost x 4; Yearly cost = Weekly cost x 52

3.3.2 Clothing

Garments and Footwear are the main items listed under the Clothing section. An innovation for the MEBDL 2024 study was the pricing of capsule wardrobes for men, women, boys and girls from a regular clothes retail outlet and from three second-life (thrift) shops (Appendix D). Basic summer and winter garments were taken into account, incorporating outdoor wear, indoor wear and underwear. It was assumed that clothing would last at least one year.

Notably, clothes thrifting and reusing are not only being recommended from a sustainable use of resources perspective, but also as a way to avoid waste creation, pollution from landfills and to make wise use of one's income. It can also be a source of fun and creativity. When one compares the cost of the four capsule wardrobes from a regular retail shop to the average cost from second-life shops the savings are significant. The cost of shopping from the second-life shops results in approximately a 75% saving (Table 7).

Table 7

Estimated Cost From Different Outlets for a Capsule Wardrobe for Members of Three Different Household Types

Capsule Wardrobes	2 Adults & 2 Children	Single Parent & 2 Children	Older Couple (65+)
	€	€	€
Regular shop	1,916.50	1,257.50	1,292.50
Second-life shops	433.51	300.68	288.16

With regard to footwear, these were priced at a regular shop only. Work or school shoes, elegant shoes, sandals, boots, trainers, flip flops and bedroom slippers were included for the adults and children (Appendix E). Work shoes and flip flops were excluded from the older people's list of footwear, and basic shoes and summer slip-ons were included instead, also keeping in mind safety to avoid risk of falls. It was assumed that all footwear has an average lifespan of two years, thus the totals were divided by two to obtain the yearly cost. When choosing the footwear to price, the goal was to keep expense to a minimum without forsaking quality so footwear would last the envisaged two years.

The garments and footwear costs for each household category were combined for one total (Appendix E). The minimum cost for **Clothing** for each of the three household types is estimated as in Table 8 below.

Table 8

Estimated Cost for Clothing

Household	Clothing		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	41.32	179.04	2,148.50
Single Parent & 2 Children	27.39	118.71	1,424.50
Older Couple (65+)	27.45	118.96	1,427.50

3.3.3 Personal Care

This category includes personal hygiene and grooming products, articles and equipment -- including small electric appliances -- as indicated in the HBS 2015. The cost was based on the average annual consumer expenditure of the lowest income quartile as per the HBS 2015 data with an allowance for inflation from 2015-2024 (personal communication, NSO Malta, July 8, 2024). As per cautionary note by the NSO, this data is somewhat unreliable due to the low response rate for the item. Nonetheless, it was still considered indicative and thus was used for the MEBDL costings since such personal care needs can diverge widely among households.

In addition to this, a monthly salon visit including haircut or blow dry for female adults estimated at €15, and a monthly salon visit including basic cut for male adults and children estimated at €8 for each, have also been included. It is assumed that the individuals have no specific skin or hair care conditions which require special, costly treatment. The minimum cost for **Personal Care** for each of the three household types is estimated as in Table 9 below.



Table 9

Estimated Cost for Personal Care

Household	Personal Care		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	21.29	92.27	1,107.22
Single Parent & 2 Children	29.80	129.11	1,549.37
Older Couple (65+)	18.60	80.61	967.32

3.3.4 Health

The Health category is an amalgam of two separate costs: Medicines and Medical care products plus Medical services. Consideration was given to the free medical services and medicines through the National Health Service (NHS) as entitlement for all individuals, as well as to free medicines and medical services awarded under Schedule 2 (Pink Form/Card) (see Box 6) as part of the Social Security Act for individuals and households determined as low-income. Other items were calculated at market prices. For the purpose of this study, it was assumed that none of the individuals in the household suffered from any particular chronic health condition.

Box 6: What is the Schedule 2 (Pink Form/Card) Free Medical Aid?

Low-income earners who suffer from acute or chronic health concerns and whose income does not exceed an established threshold are generally entitled to the free provision of medicines from the Government Out-patient Formulary List compiled by the Ministry of Health, together with other health and ancillary services, such as dental services, ophthalmic services, spectacles, dentures and other prosthetic aids. This Free Medical Aid is also available to those in receipt of Social Assistance, Social Assistance for Single Parents, Unemployment Assistance, Non-Contributory Age Pension, Increased Severe Disability Assistance, or Severe Disability Assistance. Persons aged 80 or over, and in receipt of the Supplementary Allowance, are automatically eligible for the Free Medical Aid. This Aid may also be awarded to a fostered child living with a family, or a student attending full-time education as confirmed by documentation from the educational institution.

Source: <https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/medical-assistance/free-medical-aid-pink-form/>

The MEBDL Basic basket therefore includes only the cost of medicines and medical products which are not provided for free under Schedule 2. These comprise items related to pain, colds, grazes, bruises, insect bites, other common skin conditions, infections, digestive ailments and protection from solar radiation, with some additional items based on composition of the household (Appendix G). For example, for households with female adult members menstruation pain products were also included. For the elderly, items related to foot care (e.g. corn plasters), inflammation and oral health and functioning (e.g. denture maintenance) were included. Some new items such as feminine menstruation products, face masks and sanitisers were added in 2024. The masks were deemed necessary for the occasional doctor and hospital visit, whereas sanitisers are still required by many schools and are still used as a precautionary measure by many individuals. All these items and the approximate quantities required annually were determined after consultation with a local managing pharmacist.

With respect to all households, it was taken for granted that if any medicinal items for chronic illness are prescribed, these would be provided for free through the NHS, including any vitamins. Nonetheless, as an aftermath of the COVID-19 pandemic, and possibly due to multiple lifestyle reasons, anecdotal evidence suggests that there has been an increase in consumption of supplements such as Vitamin D, typically at the behest of doctors who may have diagnosed borderline deficiency. In addition, possibly due to ageing and related bone demineralisation, especially in inactive older people, prescriptions for osteoporosis-related tablets are also fairly common. Therefore, keeping in mind the different vulnerabilities, Vitamin D supplementation was added for all households and a multi-vitamin for the households with older adults. For the latter households, the bone density related supplement was also retained.

Dentistry related costs were excluded from the basket cost since the NHS provides free diagnostic, preventive and emergency care including radiographs, scalings, polishing, dental extractions and minor oral surgery to adults and children. Means-tested low-income adults and school children are also provided with additional aid and services, such as braces.

Although it was assumed that all households would avail themselves of the free services provided by Community Health Centres when required, there are still instances when the private services of the family doctor (General Practitioner [GP]) or a specialist are sought. Vulnerable persons who suffer from common health conditions on a regular basis are automatically risking escalation and medical complications if the condition is left untreated. In this case, a GP visit at the onset of symptoms is often advisable; yet due to personal physical weakness, lack of infant care support, time of day, or locality, using the free service may not always be feasible.

It is also justified to consider that due to the natural ageing process and greater risk for health problems, the more senior old adults in particular may need to avail themselves of a specialist consultation at least once a year. Should such a consultation be required, and timely access not feasible within the NHS, a cost for private services would be incurred. The elderly may also need to make a visit to their family doctor at times when their closest Community Health Centre may not be open, or they may need to consult with a doctor serving from a pharmacy close to their home, or even request a home visit, for some minor but emergency ailment.

Similarly, families with school-age children also often resort to the family doctor for common ailments, due to the family-doctor relationship. Sometimes, circumstances require visiting a doctor close to home, or requesting a home visit, due to time-strapped lifestyles, the parents' work schedules and especially when a Community Health Centre is not available in one's home town or village. Although some parents may prefer consulting with a private paediatrician when it comes to their children's health, for the purpose of this study this was not included.

Given all the above circumstances, two yearly paid visits to a GP, at €15 per visit, were included per child for the households with school-aged children, and one yearly paid visit for the adults in these households. Additionally, two yearly paid visits to a GP, at €15 per visit, and one yearly paid visit to a specialist, at €60 per visit, were included per person in the basket for the older couple.

In summary, for the purpose of costings, it was assumed that:

- The three household categories include members who are Schedule 2 (Pink Form/Card) holders;
- The older adults are living independently in their own home;
- The older adults do not use incontinence aids;
- No family members have particular serious or chronic health and/or disability conditions;
- There are no infants and toddlers in the household who may require extraordinary specialist visits;
- State-funded medicine is regularly in stock and supplied in a timely manner;
- Free GP and dentistry services are provided in a timely manner to the patients according to their individual needs.

As a result, the minimum cost for **Health** for each of the three household types is estimated as in Table 10 below.

Table 10

Estimated Cost for Health

Household	Health		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	8.91	38.61	463.27
Single Parent & 2 Children	6.97	30.20	362.39
Older Couple (65+)	23.19	100.51	1,206.06

The researchers were sensitive to the fact that some older adults might feel their life would be more comfortable and their dignity retained if they used incontinence aids. Since these were not included in the health costing it would be unjust not to mention the spike in expenses which older adults, perhaps especially the more senior older adults, would incur should they pay for incontinence aids (e.g. slip-ons) out-of-pocket since they are not eligible for free provision. Making use of the Continence Service Scheme B provided by the Active Ageing and Community Care unit, whereby a person may apply for a partial subsidy on continence products (contingent on being certified by their GP), the yearly expense would still increase from €1,206.06 to €1,854.06; an extra €648.00 per year.

3.3.5 Household Goods and Maintenance, Laundry and Care, and Services

This category is divided into three broad categories: Household goods and maintenance, Household laundry and care, and Household services. How the cost of each of these was calculated will be explained in detail below.



3.3.5.1 Household Goods and Maintenance

Identifying a list of durable goods and their corresponding maintenance based on the various household profiles and multiple member lifestyles was beyond the resource capabilities of this study. The size of the dwelling and activities of household members would likely have a direct bearing on the quantity of the household goods and their wear and tear. Furthermore, there are large differences in the lifespan of commodities within this category.

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 was based on the average annual consumer expenditure of the lowest income quartile as per the HBS 2015 data, with an allowance for inflation from 2015-2024. It must be highlighted that, as per NSO advice, these numbers need to be used with caution as they are somewhat unreliable (Older couple) or unreliable (2 Adults with 2 Children; Single Parent and 2 Children) as a result of low response rates (e.g. Figures based on very few reporting households, or with a high proportion of non-responses for the item concerned). With this cautionary note in mind, and given no alternative source of data, the NSO figures are still being used as an indication of the expenditure for these subcategories. This data is presented in Table 11.

Table 11

Estimated Yearly Cost for Household Goods and Maintenance

Household	Household Goods and Maintenance				
	Furniture and Furnishings (and textiles)	Appliances	Maintenance and Repair Materials	Maintenance and Repair Services	Total
	Yearly in €	Yearly in €	Yearly in €	Yearly in €	Yearly in €
2 Adults & 2 Children	51.00	157.00	106.00	195.00	509.00
Single Parent & 2 Children	109.00	1,415.00	71.00	286.00	1,881.00
Older Couple (65+)	77.00	269.00	2,610.00	190.00	3,146.00

3.3.5.2 Household Laundry and Care

In this study it was assumed that households would carry out basic home care and cleaning on a weekly basis. A minimum of six, five and four loads of laundry per week (a mix of colour and white separate loads) was estimated for the two adults and two children, single parent and two children, and older couple, respectively. Laundry and household detergents, cleaning materials and other non-durable household goods for dishwashing and for cleaning of floors and other surfaces (e.g. bathrooms and wall tiles), such as dusters, sponges, floor cloths and a cleaning set (broom, dust pan and brush, squeezer etc.), have also been included in this Household Laundry and Care component (see Appendix H). The non-durable household goods package was the same for all household categories, albeit for different reasons: Whereas the households with children might use these non-durable goods more extensively due to there being more members in the household, the older couple might have similar use as they spend more time at home and perhaps wash dishes and generally clean more frequently. The laundry detergent, softener and washing machine cleaning package differed based on household size. Eco-friendly cleaning materials were priced when the cost was reasonable. The total yearly cost for Household Laundry and Care can be seen in Table 12 below.

Table 12

Estimated Yearly Cost for Household Laundry and Care

Household	Household Laundry and Care		
	Laundry	Non-Durable Goods	Total
	Yearly in €	Yearly in €	Yearly in €
2 Adults & 2 Children	66.10	87.94	154.04
Single Parent & 2 Children	53.17	87.94	141.11
Older Couple (65+)	43.13	87.94	131.07

3.3.5.3 Household Services

This category includes:

- a) Electricity and water consumption;
- b) Liquid Petroleum Gas (LPG) for cooking and space heating;
- c) Basic communication services, such as TV, landline telephony and internet, plus a smartphone and Telecare service.

a) Electricity and Water Consumption: After consultation with energy and water experts and government officials, the same list of lighting, appliances and equipment as in previous studies was kept, with some minor changes in duration of use, such as including more hours of usage of computers for households with adults and children, more hours of radio usage for all households, more hours of TV usage by the elderly, and using ACs for heating in Winter months (3 months) as well as cooling in Summer months (4 months). These changes were made, primarily, to accommodate current lifestyles and facilitate social inclusion. The list of equipment and appliances can be seen in Box 7.

Box 7: Electrical Equipment and Appliances Assumed Present per Household

Equipment and Appliances	
Lighting (Energy Saving)	Hair Dryer
Kettle	Fan (for Summer Months Only)
Toaster	Air Conditioner (12,000 BTU, for summer and winter months)
Microwave Oven	Television Set (LED)
Fridge Freezer	Radio
Water Heater	Computer
Washing Machine	Laptop
Iron	Wifi Router + TV Service Provider Box

Keeping in mind sustainability of natural resources and the minimal nature of the basket, a tumble dryer, electric heater, electric blanket, dehumidifier, jacuzzi, dishwasher, liquidiser and food mixer and dishwasher were not included. Energy-efficient bulbs, washing machine and air-conditioning unit and an LED TV set were assumed for the purpose of energy costs. A detailed set of workings is found in Appendix I.

With respect to water consumption, usage for various personal and household activities were included, such as use of water in the kitchen sink, wash hand basin, shower, toilet flushing, washing machine and for cleaning the dwelling. More details are outlined in Appendix J. It was assumed that all members of the households would take 3-minute daily showers and that tap water would be used for both cooking and drinking at home. Domestic reverse osmosis units, pumps (also to use rainwater) and water for gardening were not included.

Notably, in the 2020 MEBDL study it was estimated that 236 litres of water per day was the minimum required for a two adult and two children household, whereas 185 litres was estimated for a one adult and two children household, and 136 litres for an older couple. For the MEBDL 2024 calculations, based on expert advice, the total annual water consumption figures of 2020 for each household type were reduced by 5% because of the impact of the ‘Water: Be the change’ national water-saving campaign (<https://water.org.mt/>) which included the distribution of free water-saving kits.

The costs of energy and water usage for each household category reflect the residential tariffs as regulated by the relevant authority at March 2024, with applicable subsidies based on the Department of Social Security Energy Benefit for low-income households (see Appendix K). Families who are in receipt of different social security benefits may qualify automatically, or based on a means test, to receive the Energy benefit. To qualify for the Benefit the declared income by a claimant must not exceed €11,651 per year (Year of Assessment 2022). Despite its name, this benefit provides for a reduction on the cost of electricity consumption and on rental of electricity and water meters. With respect to consumption of electricity, the maximum assistance is €75 per year per person in the household. Eligible claimants can also receive a subsidy of maximum €65 per year in respect of the rent of the electricity meter, and a subsidy of not more than €59 per year in respect of the rent of the water meter. The electricity and water rebates are deducted directly from the utilities bill. For the purpose of costing of the MEBDL basket, it was assumed that the three household categories would benefit from the full Energy Benefit as applicable.

The estimated usage and cost for electricity and water for the three household types is as in Table 13 below.

Table 13

Estimated Yearly Cost for Electricity and Water

Household	Electricity and Water		
	Usage		Cost
	Electricity Units	Water	Electricity and Water (incl. meter) with Energy Benefit
	Yearly in kWh	Yearly in m ³	Yearly in €
2 Adults & 2 Children	3,610	81.8	128.25
Single Parent & 2 Children	3,373	64.4	160.62
Older Couple (65+)	3,142	47.2	199.12

b) Liquid Petroleum Gas (LPG) for Cooking and Space Heating: It was assumed that LPG would be used mainly for cooking and minimally for heating due to the increased use of ACs for heating in the Winter months. Ten 12kg cylinders per year were estimated as required by the households comprising older couples, and an equal number of ten 12kg cylinders were estimated as required by the younger households. It was considered that older adults might still use a space heater in one room, thus a portion of the gas cylinder usage would serve that purpose. In this regard, it was also considered that older adults may spend more time at home and require more periods/days of the year of indoor heating. Moreover, it was also acknowledged that older adults may use more gas as fuel for cooking than younger households, tending to cook from scratch more often due to differences in culture, fresh food valuation and fewer out-of-home schedules and commitments.

The price of the LPG 12kg cylinder used for the minimum essential budget calculations was €15, reflecting the regulated tariffs at the reference month of May 2024. For final cost of gas consumption, the applicable Energy Benefit Gas Rebate for low-income households was applied (see Appendix K). The rebate is €50 per household per year where the head of household is younger than 60 and €60 per year where the head of household is 60 or older. Therefore, the estimated cost for gas for the three household types is as in Table 14.

Table 14

Estimated Yearly Cost for Liquid Petroleum Gas

Household	Gas	
	LPG 12KG cylinder	(at €15 per cylinder with rebate deducted)
	Quantity	Yearly in €
2 Adults & 2 Children	10	100.00
Single Parent & 2 Children	10	100.00
Older Couple (65+)	10	90.00

c) Basic Communication Services: A basic household communications package, comprising TV, landline phone and internet, was included in the basket. The same package was included for the three household types as in Table 15.

Table 15

Estimated Cost for TV, Landline Phone and Internet

Household	TV, Landline Phone and Internet		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	7.75	31.00	372.00
Single Parent & 2 Children	7.75	31.00	372.00
Older Couple (65+)	7.75	31.00	372.00

It is indisputable that many individuals now own a smartphone with its broad digital applications for education, work, online banking, online payments, leisure and other everyday services. As a result, ownership and usage of a smartphone for each adult individual, young and old, was also considered as an essential communications item and thus retained and enhanced in the MEBDL 2024 basket. Expenses involved in owning a smartphone and using it for essential calls were calculated. These comprised buying a basic device costing €170 and which was assumed to last two years, and a monthly top-up which was increased to €15.

Another item retained added under Communication Services was Telecare service for the older couple. This is considered to be an essential item given that Malta has an ageing society where older people are being encouraged and facilitated to live independently in their home. The Telecare service helps provide peace of mind to both the older adults themselves and their relatives should there be the need to seek aid and alert different people in case of an emergency. This subscription cost for this service is €48 annually.

The final cost for the Smartphone and Telecare Service (the latter for the Older Couple only) can be seen in Table 16 below.

Table 16

Estimated Cost for a Smartphone Ownership and Usage and Telecare Service

Household	Smartphone Ownership and Usage and Telecare Service*		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	10.19	44.17	530.00
Single Parent & 2 Children	5.10	22.08	265.00
Older Couple (65+)	11.12	48.17	578.00

**Only for the Older Couple household*



Expenses for utilities and communications were added up to calculate one Household Services Euro amount per household as in Table 17 below.

Table 17

Estimated Yearly Cost for Household Services

Household	Household Services				
	Electricity & Water	Gas	TV/Telephone/ Internet	Smartphone & Telecare Services*	Total
	Yearly in €	Yearly in €	Yearly in €	Yearly in €	Yearly in €
2 Adults & 2 Children	128.25	100.00	372.00	530.00	1,130.25
Single Parent & 2 Children	160.62	100.00	372.00	265.00	897.62
Older Couple (65+)	199.12	90.00	372.00	578.00	1,239.12

**Only for the Older Couple household*

The **Household Goods and Maintenance, Laundry and Care, and Services** expenses were totalled for one yearly combined cost (see Appendix L). Based on this exercise, the minimum cost for each of the three household types is estimated as in Table 18 below.

Table 18

Estimated Cost for Household Goods and Maintenance, Laundry and Care, and Services

Household	Household Goods and Maintenance, Laundry and Care, and Services		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	34.49	149.44	1,793.29
Single Parent & 2 Children	56.15	243.31	2,919.73
Older Couple (65+)	86.85	376.35	4,516.19

3.3.6 Education, Culture and Gifts

This category comprises three inter-related subcategories for which basic entitlement and social inclusion were determining factors in choice of items. In particular, the need for integration in the school community and in the broader community, together with personal development and promotion of self-esteem were given importance. Three Assistant Heads of school, who also happen to be parents, were consulted with regard to the educational items required at the back-to-school period and throughout the scholastic year. These included both tangible items, as well as fees for school branded items and school outings among others. Some items would be given for free, under different schemes, to children from low-income households (to be explained further below). This was kept in mind as the costings were being computed.

A small adjustment was made in the monthly allowance for paid cultural items so that this was increased slightly compared to the MEBDL 2020 amount. Whilst acknowledging that many events and activities are offered for free to attendees; sometimes other commercial activities are also attractive to family members based on their professional or personal interests. Occasional attendance at such paid events is within reason.

Similarly, a slight addition was made to the allowance for gifts for family members. Whilst creativity in reusing, refashioning and upcycling are to be encouraged as actions to provide gifts to friends and loved ones, it is understandable that parents and grandparents may wish to treat their children and grandchildren to a more 'fashionable' or trendy present on a special occasion. Moreover, children may sadly refrain from accepting invitations to friends' parties due to not being able to offer an appropriate gift. This latter situation may be avoided if families have a slightly higher budget for gifts.

3.3.6.1 Stationery, Printing, School Bag and School Outings

It is necessary to outline certain assumptions and considerations which were made in relation to costing the various components of the Education category. Firstly, the focus was on children of senior primary or secondary school age. It was assumed that the children attended a State school and thus basic school subject-related books were provided for free. Moreover, each primary school child owned a tablet under the One Tablet Per Child programme (Ministry for Education, Sport, Youth, Research and Innovation, 2024). Although children attending secondary school will potentially own a laptop under the One Device Per Child programme (to be rolled out imminently), this was not factored into the MEBDL costings.

It was also kept in mind that children from low-income families are typically eligible for assistance under Scheme 9 of the National School Support Services of the Ministry for Education, Sport, Youth, Research and Innovation, run in collaboration with the Department of Social Security of the Ministry for Social Policy and Children's Rights. Under this Scheme, based on type of benefits received by the family and /or means-testing and/or level of income in relation to the National Minimum Wage, and/or asylum seeker status, families can be awarded assistance for all of the education-related items or activities as follows:

1. Uniform voucher to buy a new uniform at the beginning of the scholastic year;
2. Pack of basic stationery, typically at the beginning of the scholastic year;
3. One extra-curricular activity from the following: FES Skolasjaf, FES Klabb 3-16, Skolasport Afternoon Programme, or Skolasport Winter Programme.

In scholastic year 2023-24, a total of 2,493 schoolchildren benefitted from Scheme 9; 2,275 children attending State schools and 218 attending Church or Independent schools (personal Communication, National School Support Services, June 2024).

In addition, a new form of financial aid was introduced recently as Budgetary Measure (BM) 40. When a school's management team is aware of vulnerable students, they can use this financial aid to provide a free packed lunch daily, to pay for entrance fees and transport related to school outings, or to assist with other needs such as expenses related to stationery, photocopies, etc.

In costing the Education category, it was assumed that the low-income households with children would avail themselves of the grant for back-to-school stationery expenses. However, given that there are multiple stationery-related expenses which emerge throughout the school year (e.g. various folders, colour printing, small equipment) some stationery expenses were still included in the costings (see Appendix M). With the understanding that grandparents are frequent carers of their grandchildren during the school week after school hours, or even during school holidays, a €2 weekly allocation was also made within this household category towards buying of school or other craft items whilst the children are in grandparents' care.

Other items included in the cost for households with children were a yearly expense for a basic, sturdy school bag, lunch box and water bottle, as well as school locker, lanyard and diary. No allocation was made for school outings or costs related to special school days as it was assumed these could be subsidised by the school using BM40. It was also assumed that the low-income households would enrol their children in one of the programmes offered under Scheme 9 to promote their children's personal and physical development, whilst also seeking additional educational activities for the children which are provided for free by the state, Local Councils or by NGOs.

3.3.6.2 School Uniform

The cost of a comprehensive school uniform was calculated using typical market prices (see Appendix N). The set includes main garments in school uniforms (e.g. polo shirts, jogging suit, PE kit), as well as items such as lab attire, caps and other basic garments. All items were assumed to last up to two consecutive years. However, given that low-income households would be eligible for a Uniform voucher for their children under Scheme 9, this cost was not included in totality. Acknowledging that some wear and tear is bound to happen during the scholastic year, and that there could be growth spurts, 50% of the Uniform cost was included in the basket.

3.3.6.3 Laptop

With respect to the households with adults and children, a laptop was included for multiple reasons: the increased use of technology in education whereby children are required to carry out learning activities, investigations, assessments, creative work etc. on a laptop; the facilitation of access to online education/ information through the use of internet; and having the possibility of some leisure time activities from the safety of one's home. The laptop was included as the rollout of the provision of one laptop for free to each Secondary school student under the One Device per Child Scheme (Ministry for Education, Sport, Youth, Research and Innovation, 2024) is still in its initial stages. A sturdy laptop with a basic software installed and costing €600 was chosen. It was assumed that due to usage by multiple individuals the laptop would last two years.

A laptop was retained in the basket for the Older Couple household in recognition of the increased use of such communication technology by older people as a result of their growing digital skills, as well as forced learning when during the COVID-19 pandemic and related mobility restrictions many turned to using such devices as a means of leisure, or to keep in touch even visually with relatives and friends. Other factors such as greater independent living, interest in lifelong learning, care of grandchildren, mental wellbeing and voluntary activities also spurred the continued inclusion of a laptop. Older adults are also becoming more proficient at accessing e-government, medical, health and financial systems through online technology. It was assumed that a laptop would last four years in a household of two older persons, given that there would likely be less wear and tear due to careful use and fewer users.

3.3.6.4 Cultural Activities

In developing and costing the MEBDL 2024 basket, it was assumed that the members of the various households would seek personal development, such as fitness, leisure, cultural activities, available for free; including making use of local playing grounds and open air gyms and amenities at national parks, as well as attending village *festas* and special theme events, public concerts, other Local Council sport and cultural activities, in addition to activities and outings organised by government entities and NGOs (e.g. youth or elderly clubs). However, to allow for the possibility to attend cultural or leisure activities which might bear a cost, an allowance of €10 per month per individual in all the household categories was allocated. This was an increase of €5 over the MEBDL 2020 allowance. It was considered that this amount could also be saved up for more expensive one-time annual events.

3.3.6.5 Gifts

Another item where an increase in allocation took place in comparison to the MEBDL 2020 basket was for gifts. Apart from parents, guardians and grandparents typically giving gifts to their children or grandchildren at least twice a year (e.g. for birthdays and at Christmas); the element of social inclusion was also kept in mind. Individuals may sometimes wish to show appreciation to a friend or relative for a gesture received; or children might wish to accept a party invitation but then decline due to their household not being able to afford a gift. Having the financial means to offer a gift, within reasonable limits, not only promotes social inclusion on the part of the gift-giver, allowing for a feeling of being able to abide by social norms, but may also act as a boost to self-esteem. An amount of €15 per gift was allocated, but for 8 rather than 4 gifts a year per household. The Older Adults were also allocated 8 gifts per year in recognition that they would possibly have multiple grandchildren to whom they would wish to give gifts.

Combining the various components (see Appendix O), the minimum cost for **Education, Culture and Gifts** for each of the three household types is estimated as in Table 19 below.

Table 19

Estimated Cost for Education, Cultural Activities and Gifts

Household	Education, Cultural Activities and Gifts		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	26.35	114.17	1,370.04
Single Parent & 2 Children	24.04	104.17	1,250.04
Older Couple (65+)	11.81	51.17	614.00

It must be noted that although no specific allocation was made for sports or fitness-related activities (both for adults and children) this does not imply a lack of valuation of such holistic health promoting activities. Through self-teaching, or even via Apps or watching videos on the internet one can get engaged in many types of activities which require no additional cost (e.g. home-based stretching and strengthening exercises, doing aerobics and dance to online videos, regular walking with home-made weights, jogging, or swimming at the public beaches). Children from low-income families would also be eligible for various sport-related programmes under Scheme 9 as explained above.

Holidays abroad and weekend breaks were not included when costing the MEBDL 2024 basket. Whilst appreciating that these add value to one's quality of life, given the 'minimum' nature of the proposed basket, these were not included.

3.3.7 Transport

After consideration of a number of factors, including the availability of free public transport on most routes, the current national move towards sustainability in transportation, and the 'minimum' remit of this basket, the research team decided to once again exclude a car from the Basic MEBDL basket. The assumption is that children attending State school will use the free school transport provided, and that all other minimum transport requirements for family members are met through use of the public transport system, provided that it operates efficiently and that the households are situated in areas where public transport is available. Understanding that there may be a few rare occasions throughout the year when taxi service may be required, the average cost of such instances was determined and 4 trips of €15 each were included per household per year as a new cost.



Registration for a personalized Tallinja public transport card was included for each of the household members, with quasi-nil additional cost for public transport usage. The only expense included was the return fare for 4 special (direct route) trips per year, as these could be useful for particular journeys. Fares were according to prices listed in the Malta Transport Authority web portal for the month of May 2024. The minimum cost for **Transport** for each of the three household types is estimated as in Table 20 below (see also Appendix P).

Table 20

Estimated Cost for Transport

Household	Transport		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	3.29	14.26	171.08
Single Parent & 2 Children	2.58	11.17	134.08
Older Couple (65+)	1.87	8.09	97.08

3.3.8 Housing

The calculation of housing expenses is a complex issue, since there are many alternative forms of accommodation and a range of prices within each. However, since the MEBDL 2024 was focused on low-income families it was assumed that they were residing in Social housing or in a privately-rented dwelling but receiving a Housing Authority (HA) subsidy.

There are two types of Social housing: one where the property is owned by the State, and the other where the property is leased by the State from third parties. Another scheme is available for those individuals who lease their property directly from third parties.

Families are eligible for a HA subsidy on their Social housing rental costs based on their income, their age and the locality of the property (see Appendix Q). As from 1st January 2022, a new Allocations Policy came into force where for all properties that are allocated, irrespective of the number of bedrooms and whether property is owned by the State or leased by the State from third parties, the rent is primarily calculated as a percentage of the tenants' income, whilst also considering whether the property is in a normal or high demand area. People over 65 years have higher income thresholds within which they can receive subsidies. For households in the lowest income range, the rent charged would be 8% or 10% of their income, for properties in normal demand and high demand areas, respectively.

As per personal communication with HA officials in June 2024, the minimum rent payable is the minimum rent stipulated at law for protected leases which stands at €217.66 per annum. This applies to those individuals who do not have an income yet (e.g. persons recently released from prison). For low-income earners who are eligible for Rate 1 (normal area dwelling) subsidies, the minimum rent being currently charged is €217.66 yearly and the highest rent being charged is €8,201.00 yearly. The average rent is €1,424.00 yearly. In the case of Rate 3 (normal area dwelling, person over 65 years), the minimum rent being currently charged is €217.66 and the highest rent being charged is €13,309.00 yearly. The average rent is €1,415.00 yearly.

For the purpose of costing **Housing** for the MEBDL 2024 Basic basket, a subsidised two-bedroomed Social housing dwelling was assumed for the households with two children, and a one-bedroomed Social housing dwelling for the Older Adults couple. The average Rate 1 and Rate 3 rates were used as can be seen in Table 21 below.

Table 21

Estimated Cost for Housing

Household	Housing		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	27.38	118.67	1,424.00
Single Parent & 2 Children	27.38	118.67	1,424.00
Older Couple (65+)	27.21	117.92	1,415.00



“We must talk about poverty, because people insulated by their own comfort lose sight of it.”

Dorothy Day
Social Activist

3.4 An Augmented Basket

An Augmented basket was also costed for the MEBDL 2024 study. The purpose of the Augmented basket is to distinguish between what could be considered a Basic basket of goods and services with which an individual and household could live a simple, decent quality life, as compared to a basket with additional items which are either facilitative, pleasurable or comforting and could perhaps enhance the quality of life of the individual out of choice, or actually be based on a situation where the individual or household has no choice. Indeed, three items from the MEBDL 2020 study were more or less retained; that is: Eating Out, Running a Private Car and Renting at Commercial rates. Conversations with Caritas professionals working in the field or as counsellors, revealed that a proportion of low-income households they encountered were still living in unsubsidised rented accommodation and somehow did not benefit from available financial support. Additionally, many of these professionals described how the vulnerable individuals often shared how they would welcome the opportunity to socialise with friends over a snack or meal more frequently and this could boost their wellbeing. Moreover, some of the individuals expressed how a car was essential for their current daily routine, whether in relation to their work, or family commitments, or both. Given the above, and as in previous MEBDL studies, the cost of eating out at least once monthly, or having occasional cafe-style snacks; expenses for running a private car; and commercial unsubsidised rent were considered for the Augmented basket.

A slight modification in the MEBDL 2024 Augmented basket was the addition of ordering in a substantial snack or meal once a month. Thus, the modified category was called Eating Out and Ordering In. This addition was reflective of the growing, common trend among families, which is partially the outcome of the delivery service which became pervasive during the COVID-19 pandemic period and has been retained by households out of necessity or for pleasure.

A more significant innovation for the MEBDL 2024 Augmented basket was the inclusion of costs for owning and caring for a pet. The holistic health value of having a pet is multifold: From providing companionship, to being a source of affection and joy, to encouraging physical activity, to nurturing a sense of responsibility, to offering a topic for conversation with others, and to giving a purpose to one's daily routine, among others. Given these various benefits and also understanding that low-income households may be at risk of loneliness and a negative outlook on life, a pet was considered a valid addition to the Augmented basket whatever the type of household.

It must be noted that, in reality, not all the costs indicated in the Augmented basket may be incurred equally by the particular low-income household types targeted in this study. For certain households, all four items and activities may be considered as essential; for others only one or two may be relevant. However, for the purpose of determining the cost of the Augmented basket the separate costs for all four items and activities were combined.

3.4.1 Eating Out and Ordering In

Eating out at places such as pizza houses, pasta houses and other family type restaurants is common, as is buying a takeaway or going out for a coffee or other beverage and a snack. As explained earlier, home delivery of meals is also a regular feature in contemporary family lifestyles. The additional cost of eating out comprised a monthly one-dish basic pasta or pizza meal at a restaurant, or a beverage plus simple sweet/savoury item at a café a few times a month at a cost of €16 per adult per month, or €10 per child per month. For the MEBDL 2024, a monthly meal delivery was also included, at a cost of €10 for each adult and €7 for each child. The combined costs for **Eating Out and Ordering In** can be seen in Table 22.

Table 22

Estimated Cost of Eating Out and Ordering In

Household	Eating Out and Ordering In		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	21.50	86.00	1,032.00
Single Parent & 2 Children	15.00	60.00	720.00
Older Couple (65+)	13.00	52.00	624.00

These eating out and ordering in experiences were not considered a substitute for a home-prepared/ consumed meal; but rather an add-on. In other words, these additional expenses for food were not deducted from the in-home meals as it was assumed that they might compensate for other extra expenses which could be incurred during the year for home-based food/meal preparation, such as for birthday parties, special occasion meals, inviting family or friends over for a meal, or for making typical sweets for a festive season or to give as gifts to family members. One or more of these various examples may be seen as regular occurrences in a typical family lifestyle and they were not factored in the 7-Day Menu used for the Food category. Thus, after combining the costs (see Appendix R), the minimum cost for the 7-Day Menu plus Eating out and Ordering in for each of the three household types was estimated as in Table 23 below.

Table 23

Estimated Cost for 7-Day Menu and Eating Out and Ordering In

Household	7-Day Menu and Eating Out and Ordering In		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	226.80	907.20	11,707.60
Single Parent & 2 Children	167.86	671.44	8,668.72
Older Couple (65+)	99.32	397.28	5,112.64

3.4.2 Running a Private Car

Despite the fact that it was anticipated that the expenses involved in running a private car would increase the cost of the MEBDL Basic basket quite significantly, this was included given that a car could be deemed as an essential resource for some households. Basic expenses such as fuel, annual road licence and Third Party, Fire and Theft insurance premium, vehicle road-worthiness testing (every 2 years), and simple maintenance service would amount to close to €1,000 annually (see Appendix S). It was assumed that there would be no major repairs necessary during the year, no fines to pay and that a full 'no claim bonus' would be applicable. It was also assumed that travel would be a mix of use of the household's private car and public transport. The minimum cost for **predominantly private car-based transport** for each of the three household types was estimated as in Table 24 below.

Table 24

Estimated Cost for Transport Based Mainly on Private Car Usage

Household	Transport Based Mainly on Private Car Usage		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	35.49	153.79	1,845.50
Single Parent & 2 Children	35.49	153.79	1,845.50
Older Couple (65+)	35.49	153.79	1,845.50

3.4.3 Paying Commercial Rent

The size of the private rental market has increased dramatically over recent years in Malta due to different demographic circumstances and changes in rent regulations. There has also been an upward shift in rental prices. A recent report by the Housing Authority (HA) (2023) explained that in 2022 around 27% of new rental contracts (excluding shared spaces) signed between July and December 2022 had a monthly rent between €700 and €899; whereas 29% of the contracts were for rents exceeding €1,000 per month.

Currently, the rental market comprises both foreigners and locals. With respect to the latter, the decision to rent may not always be a voluntary one, but ensue as a result of extenuating circumstances, such as familial breakdown, or unexpected loss of income and inability to pay a mortgage. Despite the HA offering a Housing Benefit through which a low-income lessee can obtain financial aid with private dwelling (commercial) rental costs (see Appendix Q), there are still those who end up paying the full rent.

The average monthly rental cost of property in the private sector varies according to the size and location of the property, as well as quality of amenities and services. At the time of costing the MEBDL 2024 Augmented basket, a cursory study of the published local private rental monthly fees (not in high-demand areas) showed that the rent for a basic one-bedroomed apartment could be anywhere from €650 to €850 per month and for a two-bedroomed apartment could be anywhere from €800 to €1,000 per month. Such rents would be of significant burden to a household that somehow did not benefit from Social housing allocation or HA subsidies on privately-rented dwellings. The estimated cost for renting a dwelling at commercial rates is presented in Table 25. A two-bedroomed dwelling with a €900 monthly rental fee was selected for the households with two children, and one-bedroomed dwelling with a €750 monthly rental fee was selected for the Older Couple.

Table 25

Estimated Cost for Renting at Commercial Rates

Household	Renting at Commercial Rates		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	225.00	900.00	10,800.00
Single Parent & 2 Children	225.00	900.00	10,800.00
Older Couple (65+)	187.50	750.00	9,000.00

3.4.4 Caring for a Pet

Despite the joy that owning and caring for a pet generally brings to its owners and the family with whom it resides, a number of regular and occasional expenses are incurred for its care which could be a burden for financially insecure households. Three pet owners (having a cat and/or dog) were consulted in order to determine the more common expenses. Some prices were also obtained through searching local commercial websites. Based on the feedback obtained from the pet owners, a list was drawn up of everyday and less regular required items and this was then costed (see Appendix T). It was assumed that the pets were generally healthy and were not suffering from a debilitating health condition. The animal was seen as a companion in the home, deserving as much care as a human being. In fact, a quotation which was widely shared recently from a Financial Advisor's professional LinkedIn account was a stark reminder of the fear owners have of not being able to care for their pet should an emergency arise: "I have two dogs who I love with all my heart. If they ever fall ill, I'll have to let them suffer as there's no way I can afford to pay for their healthcare." (Anonymous quotation in a commentary by P. Debattista on LinkedIn). The cost of **caring for a pet** is presented in Table 26.

Table 26

Estimated Cost of Caring for a Pet

Household	Caring for a Pet		
	Weekly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	34.04	147.50	1,770.00
Single Parent & 2 Children	34.04	147.50	1,770.00
Older Couple (65+)	34.04	147.50	1,770.00



3.5 The Basic vs. Augmented Basket

In summary, the yearly totals for the MEBDL 2024 Basic basket are €19,153.00 for a household comprising two adults and two children, €17,012.83 for a household comprising a single parent and two children, and €14,731.79 for a household comprising an older couple (65+). Table 27 gives the specific costs for each subcategory in the MEBDL Basic basket. Amounts are given for the monthly and yearly cost for each household type. Figure 6 presents the cost of the MEBDL 2024 Basic basket as compared to the MEBDL 2024 Augmented basket for each household category.

In the Augmented basket, apart from the Food cost in the Basic basket, Eating out and Ordering In are added separately. Social housing as presented in the Basic basket has been substituted by renting from the private sector at Commercial rates. Running a Private Car is also an added cost in the Augmented basket; however, public transport and occasional taxi service as listed in the Basic basket have been retained, since, as explained earlier, use of these transport services may still be required by members of the households for certain errands and activities when it is more practical to do so rather than using one's car. The Augmented basket also has the new cost for 2024: Caring for a Pet.

Combining the cost of eating out or ordering in on a regular basis with running a private car and caring for a pet increases the yearly Basic basket total by approximately €4,240 to €4,648, depending on household type. Notably, when one also adds the Commercial rent ranging from €9,000 to €10,800 per year, this increases the cost of the basket significantly, resulting in Augmented baskets of around €33,177.00 per year for the household with two adults and two children, €30,724.00 per year for the household of single parent and two children, and €26,556.00 per year for the older couple (65+) (see Figure 6). This impact of the commercial rental fee would seriously affect the financial security and quality of life of the low-income households.

Figure 6: Comparing the MEBDL 2024 Basic and Augmented Budgets

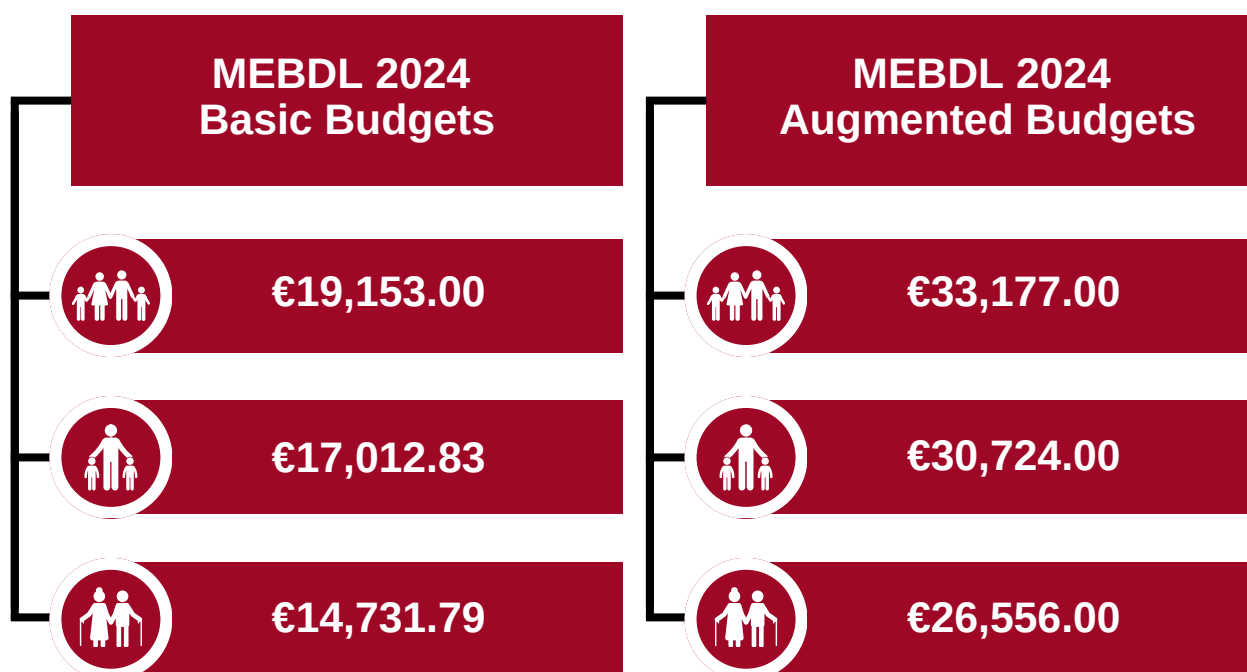


Table 27

Monthly and Yearly Cost of the MEBDL 2024 Basic Basket Categories

MEBDL 2024 Basic Basket							
Categories	Items	2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
		Monthly in €	Yearly in €	Monthly in €	Yearly in €	Monthly in €	Yearly in €
Food	7-Day Menu ¹	821.20	10,675.60	611.44	7,948.72	345.28	4,488.64
Clothing	Garments	159.71	1,916.50	104.79	1,257.50	107.71	1,292.50
	Footwear ²	19.33	232.00	13.92	167.00	11.25	135.00
Personal Care	Personal Care ^{3*}	92.27	1,107.22	129.11	1,549.37	80.61	967.32
Health	Medicines & Medical Care Products ⁴	31.11	373.27	23.95	287.39	85.51	1,026.06
	Medical Services ⁴	7.50	90.00	6.25	75.00	15.00	180.00
Household Goods and Maintenance, Laundry and Care, and Services	Furniture & Furnishings (and Textiles) ^{3*}	4.25	51.00	9.08	109.00	6.42	77.00
	Appliances ^{3*}	13.08	157.00	117.92	1,415.00	22.42	269.00
	Maintenance & Repair: Material ^{3*}	8.83	106.00	5.92	71.00	217.50	2,610.00
	Maintenance & Repair: Services ^{3*}	16.25	195.00	23.83	286.00	15.83	190.00
	Laundry Detergents	5.51	66.10	4.43	53.17	3.59	43.13
	Non-durable Goods	7.33	87.94	7.33	87.94	7.33	87.94
	Electricity & Water ⁵	10.69	128.25	13.39	160.62	16.59	199.12
	Gas ⁵	8.33	100.00	8.33	100.00	7.50	90.00
	Telephone, TV & Internet	31.00	372.00	31.00	372.00	31.00	372.00
	Smartphone & Telecare	44.17	530.00	22.08	265.00	48.17	578.00
Education, Culture & Gifts	Stationery, Printing and other School Items and Activities	33.58	403.00	33.58	403.00	8.67	104.00
	School Uniforms	5.59	67.04	5.59	67.04	0.00	0.00
	Laptop	25.00	300.00	25.00	300.00	12.50	150.00
	Cultural Activities	40.00	480.00	30.00	360.00	20.00	240.00
	Gifts	10.00	120.00	10.00	120.00	10.00	120.00
Transport	Public Transport	9.26	111.08	6.17	74.08	3.09	37.08
	Taxi Services	5.00	60.00	5.00	60.00	5.00	60.00
Housing	Rent ⁶	118.67	1,424.00	118.67	1,424.00	117.92	1,415.00
	Total	1,527.66	19,153.00	1,366.78	17,012.83	1,198.89	14,731.79

[1] Benefitting from the ESF+ Project Food Aid; Note: Monthly cost = Weekly cost x 4; Yearly cost = Weekly cost x 52;
[2] This is the annual cost divided by two assuming footwear has a 2-year lifespan; [3] Prices according to the average consumer expenditure of the lowest income quartile according to HBS 2015 with an addition for inflation from 2015 to 2024;
[4] Benefitting from free medicines and health services as per state public health /social services scheme – Schedule 2 (Pink Card); [5] Benefitting from electricity, water and LPG reductions/rebates [6] Assuming residence is Housing Authority subsidised dwelling. *As per NSO advice, these HBS 2015 numbers need to be used with caution as they are somewhat unreliable (Older couple) or unreliable (2 Adults & 2 Children; Single Parent and 2 Children) as a result of low response rates (e.g. Figures based on very few reporting households, or with a high proportion of non-responses for the item concerned).

Table 28

Yearly Cost of the MEBDL 2024 Basic and Augmented Baskets

Categories	Yearly Cost in €					
	2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
	Basic MEBDL 2024	Augmented MEBDL 2024	Basic MEBDL 2024	Augmented MEBDL 2024	Basic MEBDL 2024	Augmented MEBDL 2024
Food	10,675.60	10,675.60	7,948.72	7,948.72	4,488.64	4,488.64
Clothing	1,916.50	1,916.50	1,257.50	1,257.50	1,292.50	1,292.50
	232.00	232.00	167.00	167.00	135.00	135.00
Personal Care*	1,107.22	1,107.22	1,549.37	1,549.37	967.32	967.32
Health	373.27	373.27	287.39	287.39	1,026.06	1,026.06
	90.00	90.00	75.00	75.00	180.00	180.00
Household Goods and Maintenance*, Laundry and Care, and Services	51.00	51.00	109.00	109.00	77.00	77.00
	157.00	157.00	1,415.00	1,415.00	269.00	269.00
	106.00	106.00	71.00	71.00	2,610.00	2,610.00
	195.00	195.00	286.00	286.00	190.00	190.00
	66.10	66.10	53.17	53.17	43.13	43.13
	87.94	87.94	87.94	87.94	87.94	87.94
	128.25	128.25	160.62	160.62	199.12	199.12
	100.00	100.00	100.00	100.00	90.00	90.00
	372.00	372.00	372.00	372.00	372.00	372.00
	530.00	530.00	265.00	265.00	578.00	578.00
	403.00	403.00	403.00	403.00	104.00	104.00
Education, Culture & Gifts	67.04	67.04	67.04	67.04	0.00	0.00
	300.00	300.00	300.00	300.00	150.00	150.00
	480.00	480.00	360.00	360.00	240.00	240.00
	120.00	120.00	120.00	120.00	120.00	120.00
	111.08	111.08	74.08	74.08	37.08	37.08
Transport	60.00	60.00	60.00	60.00	60.00	60.00
	1,424.00		1,424.00		1,415.00	
Housing	1,424.00		1,424.00		1,415.00	
Basic MEBDL 2024 Basket	19,153.00		17,012.83		14,731.79	
Eating Out and Ordering In		1,032.00		720.00		624.00
Private Car		1,845.50		1,845.50		1,845.50
Commercial Rent		10,800.00		10,800.00		9,000.00
Caring for a Pet		1,770.00		1,770.00		1,770.00
Augmented MEBDL 2024 Basket		33,176.50		30,724.33		26,556.29

*As per NSO advice, these HBS 2015 numbers need to be used with caution as they are somewhat unreliable (Older couple) or unreliable (2 Adults & 2 Children; Single Parent and 2 Children) as a result of low response rates (e.g. Figures based on very few reporting households, or with a high proportion of non-responses for the item concerned).

3.6 Households with an Infant or Toddler

It was not the purpose of the MEBDL 2024 study to calculate a complete essential basic basket for a household with an infant or toddler. Without conducting a full-scale survey one would very likely not do justice to the broad variety and multitude of obvious and less obvious needs and challenges experienced by such families. However, a few interviews were conducted to explore these particular needs and challenges so that this edition of the MEBDL study could include a preliminary awareness-raising spotlight on the additional costs for households with infants and toddlers. The idea was to alert the readers of the study to the one-time and more regular expenses incurred at this particular family lifestage, with a view of encouraging further research studies in the area.

Tables 29, 30, 31 and 32 present some of the common items bought by families before and when the baby arrives, including costs for the pregnant mother, as well as the costs of caring for an infant. This data is based on consultation with four mothers who have had children in the past two years.

Based on these mothers' experiences, on average, preparing for the arrival of an infant with respect to having the equipment available for providing quality care in comfort can involve expenses of around €1,839 (see Table 29). At the same time, the pregnant mother starts taking supplements such as folic acid and other vitamins, and continues taking these for a few months after the birth of the infant. The cost of this whole course of supplements and vitamins amounts to approximately €254 (see Table 30).

Table 29

Baby's Arrival: One-off Expenses

Baby's Arrival: One-off Expenses	
	€
Feeding Equipment (including bibs)	120.00
Breast Pump	150.00
Pram/Pushchair/Car Seat combo OR Pram, Pushchair and Car Seat bought separately	912.50
Baby Carrier	47.50
New Baby Furniture	452.50
Nappy Disposable Bin	40.00
Diaper Bag	31.35
Bottle Steriliser/Steamer	85.00
One-off Expenses total	1,838.75

Table 30

Cost of Supplements for a Pregnant Mother

Supplements for Pregnant Mother	Unit	Cost in €	Amount Needed	Total in €
Folic acid	400mcg X 90 tablets (Quest)	7.73	15 bottles	115.95
Pre- & Post-Natal Vitamins	Multi-vitamin tablet X 30 (Gestarelle)	11.50	12 bottles	138.00
Supplements total				253.95

Significantly high expenses during infancy and going into the toddler stage are food and health/medical care. The recurrent monthly expense for these two items and other regular activities like bathing, amount to around €443 for breastfeeding mothers and €510 for non-breastfeeding mothers (see Table 31). The latter has the added cost of formula milk which results in spending €63 monthly more than breastfeeding mothers on 'food'. It is clear that exclusive breastfeeding for 6 months and over is recommendable not only from the perspective of the infant's and the mother's health, but also for economic and environmental reasons.

Table 31

Monthly Expenses for Breastfeeding Mother vs. Non-Breastfeeding Mother

Monthly Expenses	Breastfeeding Mother	Non-Breastfeeding Mother
	€	€
Food	17.50	81.00
Bathing/Cleaning	29.00	29.00
Nappies	38.00	44.00
Medicines/ Health Care	63.00	63.00
Vaccines	72.00	72.00
Clothing	93.00	93.00
Toys	50.00	50.00
Doctor's Visits	78.00	78.00
Mum's breast care	2.00	/
Recurrent total per month	442.50	510.00

Another item that was calculated was a basic wardrobe comprising underwear and outerwear for an infant. Although it is quite difficult to estimate 'turnover' of these items, at any one point in time, the parent would need to spend around €269 for such a wardrobe (see Table 32).

Of note is that most of the mothers interviewed explained that both before and after the child is born larger expensive items were sometimes gifted from relatives, that some items were hand-me-downs from relatives, and that they themselves had also occasionally bought one or two second-hand quality items.

Table 32

Cost of Basic items of Clothing for an Infant

Basic Items of Clothing for an Infant	Clothes Shops (South)
	€
Short-sleeve onesie (7)	35.00
Long-sleeve onesie (7)	42.00
T-shirts (4)	14.00
Sweaters or Hoodies (2)	14.00
Leggings (6)	60.00
Shorts (2)	7.00
Pyjamas Winter	6.00
Pyjamas Summer	3.00
Light jacket	12.00
Warmer coat	25.00
Woollen cap (beanie)	5.00
Cap	5.00
Mittens	2.00
Socks (7)	7.00
Swimsuit	12.00
Occasion outfit	20.00
Total	269.00



From a financial assistance perspective, the Social Security Department currently provides a Milk Grant to a mother of a child less than 40 weeks old who is receiving either Social Assistance, Single Unmarried Parents Assistance, Unemployment Assistance, or Tuberculosis Assistance (<https://socialsecurity.gov.mt/en/information-and-applications-for-benefits-and-services/medical-assistance/milk-grant/>). The Milk Grant is awarded to such a mother whose child requires weaning or complementary feeding, or else to a mother who cannot breastfeed for medical reasons. The Milk Grant is paid every four weeks in advance and the current rate is €28.20 weekly.

An interesting initiative implemented recently by the Ministry for the Environment, Energy and Enterprise together with the Ministry for Home Affairs, Security, Reforms and Equality and the Ministry for Gozo is the Sustainable Baby Box Project (<https://sustainabledevelopment.gov.mt/opportunities/projects/sustainable-baby-box/>). Through this project every newborn receives a starter-kit which will help parents/guardians adopt a more sustainable up-bringing of their child from a young age. The box includes primarily items which are made from sustainably sourced/produced materials and therefore have several environmental benefits. Examples of items included are a baby blanket, muslin cloth, socks, mittens, cloth wipe, reusable adjustable nappy and nappy liners made from eco-friendly materials, an adjustable bib which can continue to be used as the infant grows, a BPA-free spoon, fork, dummy and teether and a wet bag. A set of books in Maltese and English is also included to foster a culture of reading from an early age. The Sustainable Baby Box Project has been extended and different workshops have been organised focusing on the benefits of using sustainably sourced baby products.

Both the Milk Grant and the items provided in the Sustainable Baby Box could help alleviate infant-related costs for low-income households.



Caritas
MALTA

Chapter Four

Discussing our Findings

“A way has to be found to enable everyone to benefit from the fruits of the earth, and not simply to close the gap between the affluent and those who must be satisfied with the crumbs falling from the table, but above all to satisfy the demands of justice, fairness and respect for every human being.”
Pope Francis



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4.1 Social Protection and the MEBDL

With many countries still grappling with the economic repercussions of global conflicts and the COVID-19 pandemic, the world is faced with a deep social crisis which is also a crisis of social justice. Poverty is sadly an outcome of these challenging times, and it is manifested in several ways. However, there have been concerted efforts on both the international and national level to take action to curb and remedy the situation for the holistic wellbeing of all concerned.

It is largely recognised that comprehensive and well-coordinated social protection systems can help address chronic and recurrent poverty (UN Department of Economic and Social Affairs, Division for Social Policy and Development, 2017). Indeed, the MEBDL series of studies have always been built on the premise that social protection is a fundamental human right and that at different points in time, and in different circumstances, countries need to step up their efforts to fulfil this right.

Like its predecessors, the MEBDL 2024 study is the result of a process involving various consultations and investigative elements, always working within a framework of social justice. The study stayed faithful to the principles of 'minimum' and 'essential', keeping in mind the United Nations (UN) SDGs on consumption, health, poverty, yet also considering the growing promotion of adopting an economy of wellbeing. The contents of the basket were revised minimally, based on insightful feedback received on the MEBDL 2020 study and the 2022 and 2023 mini-MEBDL studies, and cognisant of national strategies and policies around poverty reduction and social inclusion, as well as the prevailing local context, lifestyles and norms. As in the previous studies, the MEBDL 2024 study presents a minimum benchmark to guide policy decisions and initiatives by government and other entities which can positively impact the financial security and wellbeing of groups in society who fall in the lower income brackets and are at risk of poverty or social exclusion.

4.2 Key Findings

4.2.1 Cost of the Different MEBDL 2024 Basket Categories as a Proportion of the Basic Basket

The yearly totals for the MEBDL 2024 Basic basket are €19,153.00 for a household comprising two adults and two children, €17,012.83 for a household comprising a single parent and two children, and €14,731.79 for a household comprising an older couple (65+). In the costing exercise it was assumed that members of the three household types resided in subsidised rented property, were in receipt of energy and water benefits, were eligible for free food packages, and included members who were Schedule 2 (Pink Card) holders. It was also assumed that these households made full use of free public health services as required and available, that the children attended free State schools, and that the families attended free leisure and cultural activities most of the time. All this was factored into the calculations. Table 33 presents the minimum budget required for the main MEBDL 2024 Basic basket categories for the three household types, as well as the proportion of the basket cost of each category. A Table with the proportions for all the categories and their various sub-categories can be found in Appendix U.

Table 33

Cost of the Different Categories as a Proportion of the MEBDL 2024 Basic Basket

MEBDL 2024 Categories	2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
	Yearly in €	% of MEBDL	Yearly in €	% of MEBDL	Yearly in €	% of MEBDL
Food	10,675.60	55.74	7,948.72	46.72	4,488.64	30.44
Clothing	2,148.50	11.22	1,424.50	8.37	1,427.50	9.68
Personal Care	1,107.22	5.78	1,549.37	9.11	967.32	6.56
Health	463.27	2.42	362.39	2.13	1,206.06	8.18
Household Goods and Maintenance, Laundry and Care, and Services	1,793.29	9.36	2,919.73	17.16	4,516.19	30.63
Education, Culture & Gifts	1,370.04	7.15	1,250.04	7.35	614.00	4.16
Transport	171.08	0.89	134.08	0.79	109.08	0.74
Housing	1,424.00	7.43	1,424.00	8.37	1,415.00	9.60
Total	19,153.00	100.00	17,012.83	100.00	14,743.79	100.00

The highest proportion of the total cost of the MEBDL Basic basket is accounted for by Food, ranging from 30% to 56% for the three household types. The next highest cost proportionally is for the combined Household Goods and Maintenance, Laundry and Care, and Services, which ranges from 9% to 31%. With lower proportions one finds Clothing, representing 8% to 11% of the basket, and Housing accounting for 7% to 10% of the basket. The other categories account for 9% or less of the cost of the basket.

Some notable differences across household types are:

- The significantly higher share of the cost of the basket of the Food category for the households with children, compared to the Older Couple household, probably due to higher costs of foods and ingredients used in the children's 7-day MEBDL menu, as well as the fact that children are growing rapidly and the daily serving amounts/sizes of different foods are somewhat high;
- The significantly higher share of the cost of the basket of the Health category for the Older Couple household compared to other households, possibly reflecting the increased cost of health care items included and the visits to specialists;
- The significantly higher share of the cost of the basket of the Household Goods and Maintenance, Laundry and Care, and Services category for the Older Couple household compared to other households, possibly an indication of increased maintenance and repair or replacement costs, such as for waterproofing, replacing old appliances and other equipment, as well as the additional cost of upgrading one's kitchen (they may have had the same one for over 40 years);
- The somewhat lower share of the cost of the basket of Education, Culture and Gifts for the Older Couple compared to other households, possibly highlighting that children's schooling and other extra-curricular activities require ongoing financial outlay. At the same time, due to various Active Ageing initiatives organised by the state and NGOs, older people have the opportunity to participate in many outings and other events for free, or at a minimal cost, allowing for personal development, socialisation and enjoyment.

The penultimate lowest share of the MEBDL basket cost was Health for both of the households with children, reinforcing the very likely lower medicinal and health services costs contribution to the basket as compared to the Older Couple household. The overall lowest proportion of the basket cost was Transport for all household types, very clearly reflecting the impact of having free public transport (regular route buses for all, and even ferries for those 60 and older) on a national level.

In order to obtain some indication as to whether the selected goods and services in the MEBDL 2024 Basic basket are in line with actual spending behaviours and expenditure, one could explore how the proportionate cost of the categories across the MEBDL 2024 basket compare to the average annual household expenditure for those in the lowest equivalised disposable income quartile based on the Household Budgetary Survey (HBS) 2015 (NSO, 2018) (see Table 34). Before proceeding, one must caution, however, that the two baskets (and methodologies for cost determination) are different. Thus, the exercise is not a scientific one and, as already stated, all it serves is to give an indication.

Table 34

Comparing Category Share of Cost of the MEBDL 2024 Basic Basket to the Category Share of the Average Annual Household Expenditure of Those in the Lowest Income Quartile Based on the HBS 2015

Category in MEBDL 2024 Basic Basket	2 Adults & 2 Children	Single Adult & 2 Children	Older Couple (65+)	MEBDL 2024 Average Share of Basic Basket	HBS 2015 Share of Expenditure by Those in the Lowest Income Quartile	Category in HBS 2015
	%	%	%	%	%	
Food	55.74	46.72	30.44	44.30	25.90	Food
Clothing	11.22	8.37	9.76	9.76	6.60	Clothing and Footwear
Personal Care	5.78	9.11	6.56	7.15		
Health	2.42	2.13	8.18	4.24	6.40	Health
Household Goods and Maintenance, Laundry and Care, and Services plus Housing	16.79	25.53	40.23	27.52	23.50	Housing, Water, Electricity, Gas and Other; Furnishings, Household Equipment and Maintenance; Communication
Education, Culture & Gifts	7.15	7.35	4.16	6.22	8.90	Education; Recreation and Culture
Transport	0.89	0.79	0.74	0.81	10.80	Transport

Notably, when comparing the proportion of the MEBDL 2024 Basic basket cost taken up by different categories on average (i.e. taking the average of the three household types), one can see some good similarities with the proportion of the basket as based on the HBS 2015 computations. This suggests that there is a normative quality to the MEBDL 2024 Basic basket. However, some clear differences are also evident. For example, the proportion of the MEBDL 2024 basket is significantly higher for Food as compared to the HBS – 44% vs. 26%, and significantly lower for Transport – 0.81% vs. 10.8%. Possible reasons for the former are that the foods and ingredients used in the MEBDL 7-day menus are primarily of high nutritive quality and this may be reflected therefore in the price. More specifically, the menus are high in wholegrain, less processed cereal products, pulses and fresh and minimally-processed vegetables and fruit. They also contain nuts. All these foods are typically higher in cost when compared to highly processed cereals and breads, tinned vegetables and bagged snack foods which may have been more common in the diets of the HBS 2015 participants. With regard to Transport, the MEBDL 2024 basket is based on primarily public transport use; whereas the HBS figure would likely also include private car use and related costs of fuel and maintenance which would make a big difference to expenditure.

4.2.2 The MEBDL 2024 Augmented Baskets

As indicated earlier, the four items added in the Augmented basket lead to a steep increase in the cost of the overall basket (Table 35). One is quick to realise that the main cause of this is the Commercial unsubsidised rent which has been included in lieu of the Housing Authority subsidised rent (Table 36). It is imperative that low-income households are aware of the subsidies they may be eligible for and not resort to renting a dwelling which could lead to ill-health on a physical, mental and even social level, when perhaps with some guidance they could have applied for financial assistance on the rent of a more decent, habitable dwelling suited to their basic family needs.

Table 35

The Monthly and Yearly Cost of the MEBDL 2024 Basic and Augmented Baskets for Three Family Types

MEBDL 2024 Basket	2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
	Monthly €	Yearly €	Monthly €	Yearly €	Monthly €	Yearly €
Basic MEBDL Basket	1,527.66	19,153.00	1,366.78	17,012.83	1,198.89	14,731.79
Augmented MEBDL Basket	2,764.71	33,176.50	2,560.36	30,724.33	2,213.02	26,556.29

Considering the other items in the Augmented basket, some may argue that eating out and ordering in have both pros and cons. On the one hand, the behaviours may be seen as the norm among many families and thus lead to a sense of social inclusion. Eating out could have a positive impact on social and mental health due to the socialisation element: enjoying food in a pleasurable atmosphere together with family and friends. On the other hand, there is a risk that these modes of consumption could lead to less healthy items being eaten, which could be problematic for physical health if done on a regular basis.

Table 36

The Monthly and Yearly Cost of the Items in the MEBDL 2024 Augmented Basket for Three Family Types

Categories	2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
	Monthly in €	Yearly in €	Monthly in €	Yearly in €	Monthly in €	Yearly in €
Eating Out and Ordering In	86.00	1,032.00	60.00	720.00	52.00	624.00
Private Car	153.79	1,845.50	153.79	1,845.50	153.79	1,845.50
Commercial Rent	900.00	10,800.00	900.00	10,800.00	750.00	9,000.00
Caring for a Pet	147.50	1,770.00	147.50	1,770.00	147.50	1,770.00
Basic MEBDL Basket (minus Social housing)	1,477.42	17,729.00	1,299.07	15,588.83	1,109.73	13,316.79
Augmented Basket	2,764.71	33,176.50	2,560.36	30,724.33	2,213.02	26,556.29

Similarly, there are arguments for and against owning and running a private car. A car could be seen as essential in order to ensure one’s livelihood and social inclusion. Having use of a car could possibly enhance job opportunities and management of work-life balance. It could also facilitate integration in the community and participation in sports and cultural events. In contrast, the regular use of a car may be detrimental to the natural environment, impacting air quality and subsequently human health, as well as reduce the likelihood of walking for functional or leisure purposes. With the advent of free public transport for all, and the minimal need to buy special tickets, many would argue that a private car is not essential. Nonetheless, some individuals or families may see a car as an indispensable resource in their busy lifestyle or for career prospects.

The new addition in the MEBDL 2024 Augmented basket is Caring for a Pet. The social wellbeing justification of including caring for a pet, such as a dog or cat, has already been outlined earlier. The products and services which have been included and priced are very basic and required for the sustenance, hygiene and enjoyment of the pet. This item does not consider any extraordinary expenses, such as medical costs due to acute or chronic conditions, or special grooming treatments. Understandably, one could say that owning a pet is not essential when your budget is tight and you have to be careful to ensure that your income is utilised responsibly to cover basic costs for the family. Based on anecdotal evidence, however, there would likely be many who counter-argue that a pet is in fact another family member and has to be treated as such. Hence the inclusion of Caring for a Pet in the Augmented MEBDL basket.

4.2.3 The Rising Cost of the MEBDL Baskets Priced

Table 37 presents the total monthly and yearly cost for the minimum basket of goods and services considered essential for a decent living for three low-income household types as calculated for the 2024 and 2020 baskets (see the full MEBDL 2020 basket in Appendix V).

Table 37

Monthly and Yearly Cost of the 2020 and 2024 MEBDL Basic Baskets

Household	MEBDL 2020		MEBDL 2024	
	Monthly in €	Yearly in €	Monthly in €	Yearly in €
2 Adults & 2 Children	1,162.23	13,946.78	1,527.66	19,153.00
Single Parent & 2 Children	919.84	11,038.12	1,366.78	17,012.83
Older Couple (65+)	696.39	8,156.57	1,198.89	14,731.79

In comparing the MEBDL 2024 and 2020 yearly basket totals, the increases were over €5,000 for all household types with a high of €6,575.22 for the household comprising two older adults. Comparisons must be treated with extreme caution, however, due to:

A) Some additions having been made to the contents of the MEBDL 2024 Basic basket for the different household types (see Box 8);

B) The actual pricing of capsule wardrobes for adults and children where the clothes were given a life of one year as opposed to the two years given to the shoes;

C) The extraordinarily high household maintenance costs for the three households (which data is based on the HBS 2015 with adjustment for inflation, but which had a cautionary note by the NSO regarding low reliability);

D) The unusual economic period as a result of multiple influencing factors. One must recall that the 2020-2024 four-year period saw steep inflation in different sectors, which then started easing, though not in all sectors equally.

Box 8: Additions to the MEBDL 2024 Basic Basket Compared to the MEBDL 2020 Basic Basket

Categories in the MEBDL 2024 Basic Basket	Additions to the MEBDL 2024 Basic Basket
Health	<ul style="list-style-type: none"> Medicines and Medical Care Products: Added dressings, vitamin and mineral supplements, masks, sanitisers, feminine sanitary products Private Medical Services: Increased private doctor visits per year
Household Goods and Maintenance, Laundry and Care, and Services	<ul style="list-style-type: none"> Increased hours of AC usage for heating purposes Increased hours of computer, TV and radio usage Increased monthly mobile phone top-up
Education, Culture and Gifts	<ul style="list-style-type: none"> Increased budget for cultural activities Increased budget for gifts
Transport	<ul style="list-style-type: none"> Added occasional taxi service
Housing	<ul style="list-style-type: none"> Consideration of the average rent of Housing Authority subsidised dwellings as per new criteria for those under and over 65 years of age

According to the 2023 Annual report of the Central Bank of Malta (Central Bank of Malta, 2024), annual inflation, based on the harmonised indices of consumer prices (HICP), moderated to 5.6% in 2023, from 6.1% in 2022; yet this was after record highs during 2022. Similarly, the annual rate of inflation based on the Retail Price Index (RPI) also eased in 2023, reaching 5.1% from 6.2% a year earlier. The Central Bank report offers details on the inflation shifts for different goods and services from 2022 to 2023 (see Table 38). Some trends which could have perhaps played a role in the MEBDL 2020 to MEBDL 2024 total yearly increases are:

- Services inflation was the primary contributor to overall HICP during 2023, contributing an average of 2.4 percentage points to overall HICP inflation. Significantly, prices of services grew at an annual rate of 5.1% in 2023. Within these, recreational and personal care services inflation contributed an average of 1.4 percentage points to overall inflation, 0.1 percentage point more than in the previous year.
- The contribution of non-durable goods to HICP, particularly cleaning and maintenance products, increased marginally in 2023 compared to 2022.
- Food prices also continued to show high increases in 2023, though marginally lower than in 2022. Indeed, food inflation declined to 11.0%, from 11.6% in the previous year. Looking at some sub-components, processed food inflation reached 9.6%, from 8.2% in 2022, while its contribution to overall inflation rose to 1.6 percentage points. In contrast, the contribution from bread and cereals decreased marginally in 2023, but following a strong increase in the previous year.

Table 38

HICP Inflation Rates According to Eurostat and the 2023 Central Bank of Malta Annual Report*

HICP INFLATION RATES

Average annual rate of change

	2018	2019	2020	2021	2022	2023
Unprocessed food	1.1	3.5	2.9	5.5	12.1	8.5
Processed food including alcohol and tobacco	2.2	2.3	1.8	0.8	8.2	9.6
Energy	1.3	2.5	-0.6	-1.6	0.0	0.0
NEIG	0.3	0.0	-0.4	1.5	5.3	4.4
Services (overall index excluding goods)	2.2	1.8	1.0	0.7	6.0	5.1
HICP (annual average inflation rate)	1.7	1.5	0.8	0.7	6.1	5.6

Source: Eurostat. (Adapted from Central Bank of Malta, 2024, p.61).

*The HICP weights are revised on an annual basis to reflect changes in overall consumption patterns. In 2023, the weight allocated to services stood at 44.3%, while that of NEIG was 27.9%. Food accounted for 21.4% of the index, while the share allocated to energy stood at 6.5%.

The Central Bank report explained how “Food inflation has been affected by persistently high imported inflation as the prices of fertiliser, animal feed and plastic materials used in agriculture remained high, possibly due to lagged effects of the previous year increases” (Central Bank of Malta, 2024, p.61). The recent European Commission’s Economic Forecast for Malta (European Commission, 2024a) also reported that Headline inflation (the raw inflation figure reported through the Consumer Price Index) is forecast at 2.8% in 2024 and 2.3% in 2025, with food prices set to remain the fastest growing component however.

Zooming in on the Food category of the MEBDL 2024 Basic basket, where the same 7-day food menu for three household types has consistently been priced, it is pertinent to observe the increase in the price of the menu in recent years for each household type (Table 39). Notably, the highest percentage increase from 2020 to 2024 was for the household of a Single Parent and 2 Children – approximately 54% -- perhaps suggesting that the types of foods included in the children’s menus were the foods which saw significant price increases over this four-year period. This same reason could be behind the approximately 50% increase in the 7-day menu of the 2 Adults and 2 Children household. This could, in turn, also explain why the percentage increase for the Older Couple (no children) was somewhat lower at 33%.

Table 39

Yearly Cost of MEBDL 7-Day Menu for 2020, 2022, 2023 and 2024 with 2020-2024 % Increase

Household	MEBDL 2020*	Mini-MEBDL 2022**	Mini-MEBDL 2023***	MEBDL 2024****	Percent increase 2020-2024
	Food Yearly in €	Food Yearly in €	Food Yearly in €	Food Yearly in €	
2 Adults & 2 Children	7,121.38	8,385.60	8,634.00	10,675.60	49.9%
Single Parent & 2 Children	5,167.82	6,315.36	6,509.88	7,948.72	53.8%
Older Couple (65+)	3,374.84	4,215.84	4,347.36	4,488.64	33.0%

*July 2020 pricing. **February 2022 pricing. ***February 2023 pricing. ****February-March 2024 pricing

4.3 Significance of the Findings

4.3.1 The MEBDL and Measurement of Poverty and a ‘Decent Living’

The focus of the MEBDL 2024 study was on the relationship between low-income households, a basket of goods and services, and holistic human and planetary wellbeing. At the point of departure, it was understood that the quality and cost of the basket would be primary determinants as to whether the targeted low-income households would be able to achieve a decent living or otherwise when considering their financial status. Thus, the design of the basket was done in a studious manner, also involving consultation with experts and laypersons. The process involved identification of the essentials; that is, quality, intensity and frequency of the items and activities which all households should be able to have and do. The research group deliberations and eventual specification on the *what, how much* and *how often* was a key step in the study and needed to be carried out with rigour in order to be comfortable with then moving on to price the basket to establish the minimum budget for each household.

Acknowledging that the concept ‘decent living’ is relative, subjective and continually debated in the public, policy and research spheres, this study sought to develop and offer an objective measure, as best possible, for what should be a minimum income to guarantee a simple, healthy, sustainable living for low-income households. In such exercises, controversy often arises not around the identification of the basic and subsistence needs, but more around social needs and what one ‘cannot live without’ in their social context.

The recommendation of the National Audit Office's (NAO) 2020 report (National Audit Office, 2020) to better identify strategies to meet the basic needs of vulnerable groups spurred continuation of the MEBDL series of studies. Indeed, the MEBDL 2024 study could be considered a tool to help identify what an updated 'monetary' social protection floor could be for the three low-income household types. In its calculations the research team also kept in mind the NAO's (2020) recommendation that social transfers should be adequately measured and assessed to provide a more accurate picture of the situation of poverty in Malta. In its workings, the MEBDL team did in fact study and account for such social assistance within the cost of different categories of the basket of goods and services.

4.3.2 The MEBDL 2024 and Social Benefits Recipients

Central to the MEBDL 2024 and previous studies has been the goal of ascertaining how the three minimum essential budgets established (Basic baskets) would align with the current income of the three low-income households of interest. In collaboration with the Department of Social Security of the Ministry of Social Policy and Children's Rights (personal communication, June and July, 2024), an exercise was conducted to identify the income of households who were receiving the following:

- Unemployment or Social Assistance;
- National Minimum Wage (NMW) Benefitting from the In-Work Benefit scheme;
- National Minimum Wage (NMW) Benefitting from the Tapering scheme;
- Guaranteed Minimum Pension or Widow's Pension.

All the allowances, benefits, grants and bonuses these individuals or households would be eligible for, based on their employment status and lifestage of their household members, were considered (see Appendix W). Table 40 presents the annual income of the three household types of interest. The household of a Widow with 2 Dependent children has also been included as similar in composition to a household comprising a



"A society that overlooks the plight of its weakest members fails in its most fundamental duty of ensuring fairness and equality for all."

Oliver Friggieri
Poet, Novelist and Philosopher

Table 40

Summary of the Annual Income of Different Households Based on Social/Unemployment Assistance, National Minimum Wage, or Guaranteed Minimum Pension, Plus Bonuses, Benefits, Allowances and Grants

Income Type	2 Adults & 2 Children	Single Parent & 2 Children	Widow & 2 Children	Older Married Couple
	Yearly in €	Yearly in €	Yearly in €	Yearly in €
Receiving Social/Unemployment Assistance and other bonuses, benefits and allowances	13,543.92	12,594.92	/	/
One National Minimum Wage and In-Work Benefit and other bonuses, benefits and allowances	16,709.68	17,765.80	/	/
Two National Minimum Wages and In-Work Benefit and other bonuses, benefits and allowances	25,069.20	/	/	/
One National Minimum Wage and Tapering and other bonuses, benefits and allowances*	21,131.76	20,463.04	/	/
One Guaranteed Minimum Pension (65-74 years) and other bonuses, benefits, allowances and grant	/	/	15,974.64	/
One Guaranteed Minimum Pension (75-79 years) and other bonuses, benefits, allowances and grant	/	/	/	13,952.00
One Guaranteed Minimum Pension (80 years+) and other bonuses, benefits, allowances and grant	/	/	/	14,252.00
Two Guaranteed Minimum Pensions (75-79 years) and other bonuses, benefits, allowances and grant	/	/	/	21,116.04
Two Guaranteed Minimum Pensions (80 years+) and other bonuses, benefits, allowances and grant	/	/	/	21,416.04

*Assuming tapering for 1st year at 75%

Table 40 shows that the household receiving the lowest income is that of a single parent with two children eligible for Social/Unemployment Assistance and other bonuses, benefits and allowances. In contrast, the household receiving the highest income is that of an older married couple (80 years+) who have two Guaranteed Minimum Pensions and other bonuses, benefits, allowances, as well as special age-related grants. Of note is the role of the In-Work Benefit and Tapering Benefit in boosting the income of households receiving one National Minimum Wage with the goal also of incentivising people to enter the labour market.

Table 41 and Table 42 show how the different annual incomes of the households of interest compared with the MEBDL 2024 Basic Basket yearly amounts computed. Given the low-income focus of the study, only households which were receiving Social/Unemployment Assistance, a Guaranteed Minimum Pension, one National Minimum Wage, plus all the other bonuses, benefits and allowances were considered.

This comparative exercise revealed that for households with two adults and two dependent children, or one parent with two dependent children where the income consists of Social/Unemployment Assistance together with applicable bonuses, benefits and allowances, the MEBDL minimum essential budget per annum is not reached. The deficit is €5,609.08 yearly for the four-member family and €4,417.91 yearly for the three-member family. Similarly, the family of two adults and two children receiving one National Minimum Wage and In-Work Benefit and the family comprising one adult and two children receiving a Guaranteed Minimum (Widow’s) Pension, and both receiving other applicable bonuses, benefits and allowances, also have an income that does not reach the MEBDL 2024 minimum. The former has a deficit of €2,443.32 and the latter has a deficit of €1,038.19. In all cases, these are significant discrepancies, but especially for the households who rely on Social/Unemployment Assistance and the additional financial aid as their source of income. The quality of life of these households would be severely compromised and certain items of the basket would have to be sacrificed, or used to a much lower degree, in order to have the income to purchase more essential items for subsistence, hygiene and health.

For a single parent with two children receiving one National Minimum Wage, In-Work Benefit and other bonuses, benefits, allowances the income received is €752.97 more yearly than the MEBDL for that household type. Though this might seem a generous surplus, in reality even one or two major expenses could tip the balance with respect to the quality of life of this household. For example, should an appliance break down and need to be replaced, or should a second laptop be required in the household due to education or work-from-home related tasks, then the extra €752.97 would soon diminish.

Table 41

The MEBDL 2024 Yearly Amounts for Households with Dependent Children Compared to the Income Received Based on the National Minimum Wage or Social/Unemployment Assistance or a Guaranteed (Widow’s) Minimum Pension Plus Other Financial Aid

	MEBDL 2024 Basic Basket	Family receiving Social/ Unemployment Assistance and other Bonuses, Benefits, Allowances	Family receiving One National Minimum Wage, In-Work Benefit and other Bonuses, Benefits, Allowances	Family receiving One National Minimum Wage, Tapering of Benefits and other Bonuses, Benefits, Allowances	Family receiving Guaranteed Minimum (Widow’s) Pension and other Bonuses, Benefits, Allowances
	Yearly €	Yearly €	Yearly €	Yearly €	Yearly €
2 Adults & 2 Children	19,153.00	13,543.92	16,709.68	21,131.76	/
Single Parent & 2 Children	17,012.83	12,594.92	17,765.80	20,463.04	/
Widow & 2 Children	17,012.83	/	/	/	15,974.64

As can be seen in Table 42, households comprising older couples who are over 75 years old and who receive only one Guaranteed Minimum Pension and other bonuses, benefits, allowances and grants do not reach the minimum essential budget for a decent living. The deficit is €779.79 (household with a member 75-79 years) and €479.79 (household with a member 80+ years). Although these may seem to be fairly small amounts compared to the deficits for the other family types and if the total is divided across 12 months, in reality they can also make a significant difference to the purchasing power of the older adults and, subsequently, their wellbeing. One must not forget the minimum nature of the MEBDL; thus any shortcomings in the income can impinge on buying capability of basic necessities. Moreover, it is well-accepted that the elderly incur multiple expenses specific to their lifestage and health status, some of which are recurrent, others more one-off. For example, an elderly person may need to take medication which is not available for free through the national health system, or they may need to buy a few pairs of special socks to help with circulation. During the winter months they may need to invest in warmer clothing (e.g. thermal underwear), thicker quilts for the night time, or an additional portable heater if the elderly couple are using separate rooms for a while. Since the elderly are fairly sensitive to ambient temperature, they may also need to use ACs more, whether in winter or summer. Another expense could involve caring for grandchildren after school; such as providing a snack or meal daily, or giving them their nightly shower before being picked up by the parent/s. Thus, the deficits indicated for the older couple households are also of grave concern.

Table 42

The MEBDL 2024 Yearly Amount for Older Couple Households Compared to the Income Received from One or More Guaranteed Minimum Pensions Plus Other Financial Aid

	MEBDL 2024 Basic Basket	Couple receiving one Guaranteed Minimum Pension and other Bonuses, Benefits, Allowances and Grants	Couple receiving two Guaranteed Minimum Pensions and other Bonuses, Benefits, Allowances and Grants
	Yearly €	Yearly €	Yearly €
Older couple (75-79 years)	14,731.79	13,952.00	21,116.04
Older couple (80 years+)	14,731.79	14,252.00	21,416.04



4.3.3 Comparing with Other Studies

Based on the Malta EU SILC 2023 – income year 2022 (NSO, June 12, 2024) the current median National Equivalised Income (NEI) stands at €18,940. The 70% median NEI stands at €13,258, the 60% median NEI stands at €11,364 and the 40% median NEI stands at €7,576. The at-risk-of-poverty line is set at 60% median NEI, although the MEBDL 2020 study (Piscopo, Bonello, Gatt, 2020) had recommended that using at least the 70% median NEI would allow for more low-income people to benefit from social assistance and be eligible for certain financial or in-kind aid. Indeed, looking at Table 43 one can see that for two household types the MEBDL 2024 Basic Basket yearly amount is higher than the 60% median NEI based on disposable household income and this has implications for the need for social assistance and other aid.

Table 43

The MEBDL 2024 Budgets Compared to the At-Risk-of-Poverty Thresholds for Different Household Types

Household	MEBDL 2024	60% median NEI Disposable household income (SILC 2023)
	Yearly €	Yearly €
2 Adults* & 2 Children**	19,153.00	25,700.00
Single Parent* & 2 Children**	17,012.83	13,697.00***
Older Couple (65+)	14,731.79	10,932.00

Source: NSO personal communication, June 2024

* Adults aged not more than 65 years old. ** A person is defined as a dependent child if s/he is: under 18, or 18-24 years old and is economically inactive and living with at least one parent. Otherwise, the person is referred to as an adult. *** Figure to be used with caution: Figure with between 20 and 49 reporting households or with non-response for the item concerned that exceeds 20 per cent and is lower or equal to 50 per cent.

Comparison with the study conducted by Xerri et al (2023) on behalf of the General Workers Union, Alleanza Kontra l-Faqar and Moviment Graffiti is also insightful. This study had set out to establish a National Living Income (NLI) for Malta which would guarantee a decent standard of living for its inhabitants. Notably, the NLIs established for a household of two adults and two children and a household of one adult and two children are substantially higher than the MEBDL figures. This is perhaps testament to the purposeful minimum stance taken in the MEBDL studies, as opposed to the stance taken by the NLI researchers who openly stated that they were not seeking to establish an income level below which people risk further deprivation, but rather to identify an income threshold which would facilitate a qualitative upward shift in human capability, freedom and life quality. The lower figures for the MEBDL 2024 perhaps also suggest that, since the NLIs are based on reported actual expenditure, then the substantial increases in the MEBDL baskets for the three household types from 2020-2024 are not anomalous, but in line with contemporary prices.

Table 44

The MEBDL 2024 Budgets Compared to the National Living Incomes Suggested for Two Household Types by Xerri et al (2023)

Household	MEBDL 2024	Proposed National Living Incomes (Xerri et al, 2023)
	Yearly €	Yearly €
2 Adults & 2 Children	19,153.00	25,400.00-30,734.00
Single Parent & 2 Children	17,012.83	21,078.00-26,018.00

4.4 Conclusions

The MEBDL 2024 baskets and budgets have been developed as multi-purpose social justice resources. They can be used to establish a minimum benchmark for disposable income, as a gauge to measure adequacy of income, or as an assessment tool. The ultimate goal is to ensure that no household from the three types focused on in this study should have to live on an income lower than the stated MEBDL for that household type. The cost of eight categories of essential items was calculated, comprising various products and services in line with contemporary lifestyles yet abiding by principles of sustainability – human and planetary. The share of each category within the three MEBDL budgets reflects the high cost of certain items such as food, the low cost of certain items such as clothing, the impact of certain policies such as free public transport, and the role of social transfers in reducing the burden of expenses, such as through energy benefits, food aid, subsidies on rent and schooling related aid.

In the past few months, various measures have been taken by the state in order to counter the economic repercussions and different impacts of the multiple international crises. The energy, fuel and cereals subsidies, the increase in the COLA and the Inizzjattiva Stabbiltà helping to lower and stabilise the price of over 400 food items most commonly purchased in Malta are but a few of these measures which aim to ultimately alleviate expenses for consumers. At the same time, projects such as distribution to all households of water saving kits, or the Sustainable Baby Box given to the parent of newborns, are strategies which have been adopted to also encourage and facilitate more responsible and sustainable consumption behaviours.

Nonetheless, being a low-income household is typically not a matter of choice, but the outcome of a complex web of unfortunate acute or chronic circumstances. In such instances, social protection measures are essential elements of a policy response that can address the various hardships faced by both adults and children and the household in general. According to the EU Country report for Malta (European Commission, 2024b), “Malta performs relatively well on implementing the European Pillar of Social Rights, but challenges remain... The impact of social transfers on reducing poverty is low at 26.4% (EU 35%). Consequently, the country should persist in its endeavours to attain its 2030 poverty and social exclusion target.” (p.5)

A comparative exercise which was done as part of the MEBDL 2024 study has shown that a number of households with dependent children, or households comprising older adults and who are receiving different types of social assistance as well as applicable benefits, allowances and bonuses do not have an adequate income in relation to the established researched minimum essential budgets. For two of these households the lacuna was around €4,400 and €5,600 which is of grave concern with respect to their current and future quality of life. In this regard, Discern's most recent Poverty Watch report (Discern, 2024) is very pertinent, particularly its following recommendation:

“More specific and effective interventions, aimed directly at low-income households need to be considered, rather than opting for similar interventions across the board. This also needs to be seen within the context of the growing inequality between those with different income levels, where currently, those in the highest income brackets are earning approximately five times as much as those earning the lowest amounts. These statistics reflect a growing injustice and an economy which distributes wealth unfairly, where the rich get richer and the poor poorer. Within this context, specific interventions could aid those demographic groups which tend to face the most financial difficulties, mainly the elderly, single parents, low-skilled workers, migrants, and people with disabilities or chronic illnesses. Apart from the government, as a Church we must also offer our help to these individuals and reach out to them, as they are often invisible within our society. ... Being aware of the social groups which tend to be more at risk of poverty, such as the elderly and single-parent households, could also help the Church to carry out its mission by identifying and aiding these individuals more effectively.” (p.9-10)

The value of concerted efforts in bolstering low-income families when needed and aiding them to avoid or move out of poverty is crucial. Assistance can be both in kind and financial. Nonetheless, the UN Department of Economic and Social Affairs (2017) has concluded that expenditure on effective social protection mechanisms has a prominent role in reducing and preventing poverty, reigning in inequality and addressing social exclusion. These mechanisms can serve to help individuals and families escape poverty for good. Whereas the Maltese authorities can be lauded for the myriad social protection policies, initiatives and schemes adopted over the years and also planned for the future, they are especially encouraged to take action to expose and give voice to the vulnerable and marginalised, to fairly distribute and redistribute national income and resources, and to share the benefits of growth; all this with the ultimate goal of eradicating poverty, enhancing human capital, reducing inequalities and contributing to building social peace.

"A true commitment to social justice means breaking down barriers and building bridges, creating a society where everyone has the chance to flourish."

Prof. Carmen Sammut
Academic and Media Expert



Caritas
MALTA

Chapter Five

Recommending Ways Forward

“To desire the common good and strive towards it is a requirement of justice and charity... The more we strive to secure a common good corresponding to the real needs of our neighbours, the more effectively we love them.” *Caritas in Veritate*, Pope Benedict XVI



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5.1 Final Thoughts

In 2009, the European Parliament passed a Resolution asserting that it is a fundamental right of all individuals to have access to sufficient resources and assistance to live in human dignity (European Parliament, 2009). Then, in 2010 it adopted a Resolution on the role of minimum income in combating poverty and promoting an inclusive society in Europe, calling upon Member States to establish a threshold for the Minimum Income based on relevant indicators and which was equivalent to at least 60% of the average income in the Member State (European Parliament, 2010). With this background, the European Commission's Social Investment Package (SIP) focuses on comprehensive support systems that assist people at all stages of life, aiming for sustained positive social outcomes (Bouget, Frazer, Marlier, Sabato & Vanhercke, 2015). The SIP encourages states to consider investment which is not only focused on 'repairing' the consequences of life's challenges for individuals and families; but rather 'preparing' individuals and families to confront life's risks. The SIP emphasises preventative social policy measures that can stop disadvantage and poverty from compounding. It also asserts that a solid social investment approach should address disadvantage and key social challenges in an integral manner through a combination of policies which are complementary and mutually reinforcing.

Poverty is a multifaceted issue requiring comprehensive solutions. While the welfare state contributes to reducing poverty rates, alone it is insufficient to eradicate poverty. As the Social Teaching of the Church suggests, a living wage does not mean "just enough to keep alive". It is interesting to note that, even way back in the 1900s, Pope Leo XIII wrote that "Wages ought not to be insufficient to support a frugal and well-behaved wage-earner" (Rerum Novarum, 1891, §45). Many years later, in a similar vein, Pius XI wrote "Every effort must be made so that fathers/mothers of families receive a wage sufficient to adequately meet normal domestic needs" (Quadragesimo Anno, 1931 §71). Taking the local scenario, welfare policies and their implementation must effectively address the evolving dynamics of Maltese society, including diverse family structures, an ageing population, and a growing ethnically diverse immigrant community.

The primary objective of this study was to provide evidence to stimulate national dialogue and advocate with policymakers to establish adequate minimum incomes that ensure a decent standard of living for every citizen living on the Maltese Islands. The limitation that the MEBDL did not consider the specific needs of different migrants to our islands is regretful; but this merits its own comprehensive study. The process of defining the MEBDL and calculating its components has underscored areas needing attention in policy development. Action is required to ensure that a decent, healthy and sustainable lifestyle with dignity is achievable for all, including those with lower incomes.



5.2 Recommendations

In this final section of the report, recommendations will be presented for consideration by different interested stakeholders. Recommendations will be split into those for policy, initiatives and education, and those for research, with the latter being added in acknowledgement of the need for further research studies to explore and analyse adequate strategies for the reduction of poverty in Malta.

5.2.1 Recommendations for Policy, Initiatives and Education

1. Extend and improve the Cost of Living Adjustment (COLA). The 2024 national budget provided for a general increase in the COLA and additional COLA for vulnerable groups. Caritas Malta proposes extending and improving COLA on a yearly basis to ensure continued support relative to inflation and cost of living changes. Sensitivity to the financial challenges faced by certain individuals and households at present, but also with a future focus, is key in order to help alleviate the financial burden on the most vulnerable citizens and gradually enable their mobility out of poverty.

2. Revise the 60% median National Equivalised Income (NEI) as the benchmark for defining at-risk-of-poverty. To enhance our national minimum income system, Caritas Malta advocates for key policy changes on a national level. The 60% median NEI is emerging as insufficient to cover the disposable income required to avoid being considered at-risk-of-poverty, relative to the cost of a simple, basic lifestyle for different household types. Therefore, it is being proposed that the benchmark for the at-risk-of-poverty rate is increased to at least 70% median NEI, or, preferably, 100% median NEI. Given this is a European Commission (Eurostat) benchmark used for comparative purposes, Maltese authorities and MEPs are urged to initiate discussions at the European level to ensure social inclusion and dignified living in line with the European Pillar of Social Rights. However, discussions have to be intensified even nationally.

Caritas Malta specifically proposes:

- **Relaxing eligibility requirements:** Ensure a broader range of individuals, including marginalised groups and migrants, can access vital support in the form of benefits, allowances, grants and the like;
- **Regularly revising benefit levels:** Align benefits with the current rate of cost of living increases to ensure the assistance provided meets basic needs;
- **Promoting public awareness:** Increase awareness about the availability and benefits of the minimum income system through targeted information campaigns and community outreach;
- **Enhancing awareness among General Practitioners and School-based Counsellors** about the availability and benefits of financial aid for different circumstances through outreach or continuing professional development activities.

These measures can contribute towards a more inclusive, equitable and resilient minimum income system that better supports those in need.

3. Establish an official Identity (ID) Card for people who are homeless in order to be able to apply for and access social and health services and benefits. The present ID cards with fixed addresses could be phased out and newly issued ID cards for Maltese citizens and beneficiaries of protection would no longer include fixed addresses. In such manner, individuals with protection, whether international or national, such as those with Refugee Status, Subsidiary Protection, Temporary Humanitarian Protection and Temporary Protection, would use their Protection Certificate from the International Protection Agency to prove their status and access necessary services. With the digitalisation of many services, better integration with the state e-ID platform could be achieved, allowing individuals with email addresses to receive relevant correspondence electronically, though this should remain optional to avoid excluding those who are not digitally literate. Similarly, individuals experiencing homelessness should be provided with an alternative, temporary identification document to access the services they need.

4. Continue the promotion of financial literacy by state entities and other NGOs, focusing on critical life stages, and also through combining practice via the use of digital cash for low-income earners. Concerted and coordinated actions to educate the public to be more financially literate are imperative, and especially in preparation for periods when budgeting and saving may be particularly challenged (e.g. when young people start earning their own income; or when a household has a newborn or young child). This can be done by engaging the community through events and workshops, while collaborating with local professional organisations to provide hands-on assistance and support. Indeed, this communication-based education could be complimented by a digital cash system aimed at improving financial inclusion for low-income earners and social benefits recipients. Those eligible would be given a grant by the government which they would be able to use based on a set of restrictions on how to spend that grant responsibly safeguarding their holistic health and planetary wellbeing.

5. Expand on the Gemma ongoing initiative through offering additional financial literacy education in workplace settings. Develop and implement a programme promoting wise, responsible shopping practices and money-saving strategies which is offered at various places of work as lunchtime educational initiatives. Ideally facilitated by Home Economics teachers, the sessions would revolve around real-life case scenarios exploring solutions on how to tackle financial challenges. Participants would also receive discount vouchers to purchase items mentioned during the sessions.

6. Encourage businesses to enrol in schemes whereby low-income earners use digital cash to pay for goods and services meeting certain criteria. Having such a digital cash system in place could firstly encourage corporate social responsibility as it would serve as a way to support ethical businesses. Businesses would only be accepted into the scheme if they adhere to ethical principles such as those outlined in ISO 26000, including accountability, transparency and ethical behaviour. The state would need to provide guidance on compliance and offer resources and training to ensure a smooth integration of the digital cash system into the business operations, fostering a culture of industry responsibility and support for the financial literacy and wellbeing of low-income individuals and households.

7. Promote entrepreneurial initiatives among low-income earners through facilitating access to available or future seed fund opportunities accompanied by basic technical training and mentoring schemes. Different relevant state entities and NGOs could collaborate to identify low-income earners interested in embarking on a small-scale entrepreneurial venture. The entities and NGOs would facilitate the individual's participation in relevant training, provide an experienced mentor and eventually award financial aid in relation to the new micro-enterprise.

8. Revise Food Aid Schemes, and/or introduce Vegetable and Fruit Vouchers.

Revise the ongoing and new Food Aid schemes (at next revision period) so that, via collaboration with local farmers and dairy producers, fresh local produce is included in the packages to low-income families. As an alternative, eligible families and individuals can be provided with vouchers (with expiry dates spread over a period of 3 months) for the purchase of such produce.

9. Establish a subsidised Vegetable and Fruit Box weekly delivery scheme targeting particularly the more senior older people and/or those with challenging mobility conditions.

This would be similar to the Meals on Wheels concept, but would encourage and facilitate older adults living independently in the community and who do their own meal preparation to consume healthy, fresh, local produce by making it accessible and more attractive. This scheme could be extended to all low-income households given that everyone has the right to healthy food for their sustenance and wellbeing. Facilitating economic access to such foods should be a priority for Malta where diet-related illnesses are a major cause of health problems.

10. Consider introducing Healthy Food Prescriptions as part of the prevention and management strategy for chronic illnesses for any low-income household.

Healthy food prescriptions are innovative financial incentives designed to encourage patients with chronic diseases to adopt healthier dietary habits, thereby improving their overall health outcomes and potentially reducing healthcare costs (Lee et al., 2019). Working together with General Practitioners and family doctors this concept would involve the introduction of 'prescription' vouchers for vegetables, fruits, nuts and perhaps even seasonal, local and lower cost fresh fish, alongside regular medication packages for Schedule 2 (Pink Card) holders, who are low-income individuals with chronic illnesses. These vouchers would be handed out by the doctors and serve as incentives for patients diagnosed with conditions, such as high blood cholesterol, high blood pressure or diabetes, to improve their dietary habits and possibly mitigate the need for increased medication dosages during follow-up appointments. Upon diagnosis, patients would receive a booklet containing these vouchers, encouraging them to enhance their dietary choices. Additionally, doctors would refer patients to nutritionists through the National Health Service, and perhaps even Home Economists, empowering them to explore alternative foods and dietary strategies tailored to their health needs. The goal of this collaborative approach would be to support patients in making sustainable lifestyle changes that promote better health outcomes and potentially reduce reliance on medication adjustments over time.



“Social justice is not merely about charity but about creating a society where every individual can thrive and contribute with dignity.”

Albert Marshall,
Author and Creative Director

11. Improve the National Coeliac Scheme and extend it to other diet-related health conditions. The National Coeliac Scheme provides financial aid for those who are coeliac to purchase gluten-free foods. The current monthly grant of €70, given to coeliac patients of 60 years and over, or who are receiving social benefits, needs to be increased in order to cover the higher costs of the special foods required. It is also being recommended that such scheme is extended to other equally serious conditions or disorders, such as autoimmune diseases, which might require patients to eliminate certain ingredients from their diet and buy more expensive special ones (e.g. plant-based milks) following a doctor's or dietitian's recommendation. Since these special diet-impacting conditions and disorders seem to be becoming more widespread, the relevant authorities could collaborate with Local Councils or NGOs to enhance food and nutrition educational interventions in the community. The goal would be to support people with specific dietary sensitivities and intolerances, guiding them on how to modify their diets appropriately to ensure they obtain the necessary nutrients from alternative non-harmful and less costly foods.

12. Reduce food waste from supermarkets, other food shops and restaurants through surplus notification and/or collection and distribution. Consolidate and expand the programmes, such as that launched by the Alleanza Kontra I-Faqar, to reduce food waste from supermarkets through donating food with a close expiry date to food banks or other NGOs (e.g. faith or migrant groups) who are in touch with food insecure low-income individuals or households. Continue to support the development of apps whereby consumers can locate or be notified where there is surplus food on offer for free, or at a reduced price, from food shops or restaurants in their neighbourhood, or in a convenient location easy for them to access.

13. Offer financial aid to those who need to buy alternative medicine to that offered by the POYC for health reasons. Individuals who are eligible for POYC medications occasionally need to purchase their medication instead of receiving it through the Schedule 5 (POYC), due to severe side effects of a specific brand, or the generic drug offered by the POYC. When this added expense happens on a regular basis, and the need is certified by a medical doctor, the health authorities could assist such persons with a partial refund or discount. One way to implement this could be to have pharmacists officially register any side effects in a central database. This would alert authorities when side effects become widespread among users of a particular medicine, prompting necessary steps to address the issue. Once individuals register that they are regularly having serious side-effects and therefore needing to buy substitute medications to those provided for free, they would be eligible for financial aid, until the health authorities provide alternative, suitable medicine within POYC parameters.

14. Offer rebates on medicine and healthcare expenses for low-income households. A policy could be established through which rebates are awarded to low-income individuals or families whose annual expenditure on doctor-prescribed medicines and related healthcare items (not available for free through the NHS) surpasses a certain threshold. Based on a means-tested scheme, and using a threshold such as the MEBDL totals, rebates would be calculated on an annual basis on presentation of receipts attached to the doctor's prescriptions.

15. Introduce free open-air gyms and outdoor training classes in every locality. As part of their ongoing campaigns promoting healthy living and physical activity, the authorities could install free open-air gyms in all localities. It is well-accepted that regular physical activity is essential for personal health and helps reduce the strain on our healthcare system. To complement this initiative, there could be introduction of outdoor training classes in every locality, perhaps in the vicinity of marketplaces or the local parish church. These classes should be available in the mornings and late afternoons to accommodate varying work schedules and make it easier for citizens to participate. By having convenient and accessible open air gyms, accompanied by training sessions, individuals may be motivated to engage in regular exercise, at no or minimal cost, thus fostering a healthier and more active community.



16. Assist low-income earners with overdue water and electricity bills. In order not to exacerbate the financial challenge faced by those already on a very limited income, eliminate the 6% annual interest charge on water and electricity bills which are more than 30 days overdue (not paid within 45 days from date of invoice) based on a humanitarian approach. Also, consider a one-time bailout on unpaid bills for humanitarian cases through a means/evolution assessment.

17. Continue the collaboration between The Energy and Water Agency and the Foundation for Social Welfare Services (FSWS) to distribute water-saving devices to low-income households in a targeted manner. Make provisions so that 'Water Be the Change' devices continue to be distributed to newly identified eligible low-income households. This initiative aimed at supporting families to be more efficient in their water consumption, to save money and to waste less water, potentially has financial benefits for the household and contributes towards environmental stewardship.

18. Offer a free faucet-mounted tap-water filtering kit AND free insulated water bottles to low-income households to avoid purchase of bottled water and have constant, tasty, potable drinking and cooking water. Dietary guidelines recommend water as the main beverage of choice for health. At the same time, many people resort to buying bottles of water for their household rather than drinking tap water, quoting better taste as their primary reason. Buying bottled water is an additional cost in the food budget and can also lead to increased creation of packaging waste. By offering low-income families a free faucet-mounted tap-water filtering kit one can reduce their monetary outlay on bottled water and satisfy a need for tastier water. This initiative could be accompanied by a complementary measure whereby regular or self-filtering insulated water bottles are provided to all the adults and children, as applicable, in the household to further encourage drinking of potable tap water, rather than buying bottled water. The kits and the water bottles could be distributed at the same time as the Food Aid packages distribution to low-income households. These initiatives could be a joint action of the Ministry for Health, the Energy and Water Agency, Wastserv and the Foundation for Social Welfare Services.

19. Enhance the Telecare service and introduce a smartphone app for care, safety and security of older adults. The Telecare service could be enhanced through also introducing a dedicated Telecare application for smartphones. This app should incorporate advanced features such as voice recognition to facilitate easy access to assistance. By integrating smart technology into Telecare services, one can ensure that older individuals can request help effortlessly, enhancing their safety and wellbeing. This dual approach ensures reliable communication through traditional means while leveraging the benefits of modern technology for improved care and security. The cost for this additional service would be subsidised, as is the current fixed line service, for low-income older adults.

20. Offer one-time social vouchers to low-income individuals on their 70th birthday to acquire a basic smartphone and compliment this with digital literacy training. To address the growing issue of social isolation among older adults, especially when widowed or when they have reached the empty nest lifestage, social vouchers could be offered as they turn 70 to enable them to purchase a basic smartphone. This device will allow them to maintain communication with relatives and friends, including those abroad, and also with the wider community. Ensuring access to smartphones and their various apps is crucial for older people to stay connected and engaged. Providing complimentary smartphone/digital literacy training will enhance the older persons' ability to use these devices effectively, promoting overall digital inclusion and ensuring they can fully participate in the digital arena.

21. Set up a multi-generational home sharing programme for older adults and youth. A programme could be developed and run by a state entity or through an NGO whereby older adults, especially those living on their own and/or without family support, adopt a home sharing ideology and allow young people to share their home. The goal would be primarily to prevent social isolation, but possibly include in kind aid as well. The process would involve vetting the youth applicants based on eligibility criteria and the state or NGO would then give adequate training to both the hosting older people and the young potential cohabiters to explain the goals of the programme and requirements for its smooth running. The youth would also be given some simple older-adult oriented care and safety training. A legal contract would be signed to protect both parties and avoid any abuses. Apart from organisational infrastructure, a national team of professionals would be engaged to monitor, evaluate and ameliorate the service.

22. Enhance current Affordable Housing measures offered by State and non-State entities. Affordable housing measures should be continued and improved to ensure they reach different strata within society. Adequate housing is one of the most basic of needs, and various segments of the population, including the so-called 'stretched class' are finding it difficult to afford rent or secure loans to buy properties due to the disproportionate inflation of property prices. Regularly updated affordable rent options offered the State, by the Foundation for Affordable Housing, or other social enterprises, would challenge the private market and encourage the private sector to embark on collaborative initiatives to facilitate sustainable ways of purchasing or renting properties, especially by lower-income individuals.

23. Increase Housing Benefits (rent benefit) benchmarks. The current rent benefit rates require revision considering the overall cost of living for Maltese families. Based on the MEBDL 2024 research and analysis, a large proportion of the income of low-income households (around 50% on average) would be taken up by the cost of food; leaving the remaining proportion for acquisition of all other necessities including housing rental when this is the case. The rent subsidies could be increased by a reasonable amount (e.g. lower income bracket for Social housing increased by 25%), to allow for enough income to be available for low-income households to sufficiently cover the living expenses required for them to maintain a decent standard of living. This change will contribute significantly to the overall wellbeing and stability of these households.

24. Expand and support initiatives offering assistance with the feeding and care of pets for low-income households. The local Lifeline Food Bank is offering to supply pet food to individuals unable to afford feeding their pets based on official referrals from health/social welfare professionals. Similar schemes could be set up, possibly through other Food banks, charitable NGOs, or even second-life shops. These schemes would need to be accompanied by awareness raising campaigns whereby low-income individuals or families are alerted to the source of this free pet food. At the same time, the general public would need to be informed that pet food donations with a reasonable shelf life are also welcome. Private companies providing pet food could collaborate with NGOs and alongside referring professionals, to aid those in need of pet food. As is done for food for human consumption, soon-to-expire pet food could be donated by supermarkets and other retailers to the Food banks, NGOs etc.

Pets not only provide companionship, but can also help alleviate loneliness and offer a sense of security. Another form of possible aid provided by the relevant authorities would be to donate vouchers to low-income households (e.g. those who are eligible for the Food Aid) to help subsidise expenses regularly incurred for veterinary care for their pets, but which they might forego due to financial constraints. This support would not only help prevent pet abandonment and lessen the strain on animal sanctuaries, but also be beneficial in multiple ways to individuals and families struggling with poverty and social exclusion yet who find solace in owning and caring for a pet.

25. Extend the current Sustainable Baby Box project and also expand upon it.

Continue with the provision of Starter Kits to all households with newborns and organise related Workshops in more localities. As a corollary initiative, set up Sustainable Baby Clubs in different localities for in-person or online meetings where parents and guardians meet regularly and informally share ideas how to be sustainable financially and environmentally when choosing items to care for and entertain their infant or toddler. These clubs would be open to all parents/guardians (low-income and not) and could be used for initiatives such as infant clothes swaps, baby book and toy exchanges, low-cost weaning culinary demonstrations, second-life shop tours and to compile a register of infant related volunteer services such as child-minding. The clubs could be managed by a Home Economist.



“Our humanity is measured by how we treat the most vulnerable among us. Social justice is the compass that guides us towards a better society.”

Francis Ebejer
Dramatist and Novelist

26. Set up and facilitate volunteering programmes for older adults, including an option for animal care. The entity promoting Active Ageing could establish volunteering programmes for older adults in their community. Collaborative initiatives could be set up involving Local Councils, NGOs and animal sanctuaries, to promote active ageing, combat isolation, and provide therapeutic health-promoting leisure activities at no cost to the older adults. Local Councils and NGOs regularly organise cultural and other outings for the older members of their community or organisation. For these volunteering programmes, groups of older individuals would be provided with transport to regularly volunteer with NGOs and at animal sanctuaries. Such initiatives could offer several benefits, including:

1. Assisting in community projects and the care of animals;
2. Providing a sense of purpose and satisfaction from voluntary work;
3. Allowing participation in health-enhancing tasks according to physical ability;
4. Offering opportunities to learn new skills;
5. Spending a few hours, socialising with human and animal 'friends.'
6. Enhancing the overall wellbeing of older individuals while fostering community engagement and support.

27. Enhance the free Silver Service transportation for older adults through extending the hours of service and expanding it to all localities. Extending the operational hours of the Silver Service can significantly enhance the quality of life of low-income older people. For example, having access to the service early in the day can encourage older individuals to visit local markets where they can purchase essential items such as food and clothing affordably and have more choice than later in the morning. Extended hours could also facilitate broader engagement in leisure activities, participation in social clubs, and opportunities for volunteering even in the evening. These activities play a vital role in maintaining mental and emotional wellbeing, fostering community connections, and combating social isolation and loneliness among the older adults. Moreover, it would be fair and practical in many ways should the Silver Service be available within every locality in Malta and Gozo. This would help older residents across both islands to have reliable and convenient transportation options to access vital resources and participate in community activities.

28. Strengthen and expand the entitlement to education on responsible, sustainable management of personal and family resources, through making subjects like Home Economics compulsory up till Form 5 and offering Adulting workshops and courses at post-secondary and tertiary level. Home Economics is an entitlement in the national curriculum for students in Form 1 and 2, but becomes an Optional subject at Form 3 onwards. Its content on responsible, sustainable and practical resource management, including financial capability, should be developed further and be part of a Home Economics entitlement for all students continuing in the senior secondary school years, Forms 3 to 5. Moreover, Adulting could be introduced at post-secondary levels and higher. Adulting is a form of lifeskills education which focuses on preparing young people to live independently, including managing one's personal finances and making appropriate sustainable consumption choices within one's budget. Adulting workshops and courses could be offered as workshops and Electives in the post-secondary and tertiary level. These are stages where young people will likely start earning an income and experience autonomy in their purchase of goods and services. It is also a period where more long-term financial planning may be required, for example with respect to purchasing a home, or investing in life insurance and pension plans. Education for financial capability among children and youth can help reduce the risk of poverty, or even help manage poverty situations until circumstances improve.

5.2.2 Recommendations for Research

Based on the MEBDL 2024 and previous study outcomes, and in consideration of international and national trends and good practice, the following suggestions for further research are being presented:

1. Establishing a National Research Institute on Poverty and Social Justice.

Establishing a National Research Institute on Poverty and Social Justice would enable comprehensive studies into the distinct needs of specific population groups, such as young older adults, senior older adults, older adults living in the community, families with infants and/or toddlers, families with older yet dependent teenagers, individuals with diverse disabilities and marginalised groups, considering their current lifestyles and contexts. Acknowledging that certain sub-populations facing poverty or material deprivation are not adequately represented by current poverty metrics such as the EU-SILC, it is imperative to conduct a comprehensive investigation into their unique circumstances and identify appropriate social assistance measures to uphold their dignity.

A key mandate for this proposed Institute would involve developing Reference Budgets tailored for various household types. This approach would ensure that any proposed policies and schemes accurately reflect the true cost of living and a desirable, sustainable standard of living for individuals and families living in Malta. Collaboration with like-minded foundations, Civil Society Organisations and NGOs committed to poverty reduction would further amplify these efforts leading to more robust studies.

2. Conduct a research study involving Lifestyle and Consumption Audits with low-income individuals and households to identify areas of good practice and areas for improvement in relation to sustainability (economic, health and wellbeing [human and planetary], social inclusion etc.) indicators. This study will offer further evidence on the sustainability or otherwise of current lifestyles of certain vulnerable groups and identify potential areas for intervention to ameliorate these persons' circumstances. It will also offer insights on the coping and management strategies utilised by low-income earners and households in order to provide as decent a life as possible to their loved ones; exploring the sustainability profile of these strategies, where modifications are necessary, and efficient and effective vehicles for dissemination of effective and practical knowledge and skills to others in similar situations, or to professionals working with vulnerable families.

3. Conduct a research study on food security among nationally representative samples of different population groups with the goal of identifying prevalence of food insecurity and potential areas where effective and efficient interventions can take place. Given that a high proportion of the budget of low-income earners is typically required for the purchase of necessary food, identifying areas where political, fiscal or other interventions could reduce the financial challenges is crucial. Different food security scales, such as the FAO's (2024) Food Insecurity Experience Scale, could be adopted as is, or adapted for local use and incorporated in the study.

5.3 Conclusion

“Respondents at-risk-of-poverty or social exclusion reported lower average scores when it comes to their satisfaction with overall life, financial situation, current job, and personal relationships when compared to those not at-risk-of-poverty or social exclusion. On the other hand, a higher average score with regard to their satisfaction with time use was reported by these respondents.”

(NSO, March 25, 2024, p.4)

The above quotation is drawn from the NSO’s recent press release (NSO, March 25, 2024) on the EU-SILC 2022: Wellbeing, social and health indicators. This press release brought to the fore how being at-risk-of-poverty or social exclusion has multiple implications for a person’s perceived quality of life and perceived life satisfaction and this involves not only financial issues, but also relationships and time usage among others. This highlights the multifaceted nature of poverty and the numerous factors that contribute to it. It also underscores the relative nature of poverty and the difficulty in objectively describing expectations with respect to a ‘normal’ standard of living.

Indeed, like its predecessors, this MEBDL 2024 study acknowledges that determining what constitutes an adequate standard of living requires a nuanced approach. There may be discrepancies between the predefined set of goods and services used to calculate the minimum essential budget central to this study and the actual experiences of different households. The principles of sustainability, practicality and the promotion of holistic wellbeing guided the selection of items included in the basket.

The MEBDL 2024 study provides evidence to assist policymakers in making informed decisions and taking actions to reduce poverty on our islands and to narrow the disparity in income and, potentially, the quality of life of the lowest and highest income earners. It can serve as a valuable resource for those involved in advocacy and community development initiatives, particularly those focused on vulnerable and low-income individuals and families, offering evidence and leverage points for action. The study reinforces the need to avoid piecemeal or ‘silod’ policy development, but rather to identify and seek potential areas for interaction or complementarity between different policy measures.

Finally, the study offers a series of recommendations for policy, initiatives, education and research, aligning primarily with the Sustainable Development Goal target of Zero Poverty and with the tenets of a Wellbeing Economy. These recommendations aim to ensure that every individual has the possibility for a dignified living, thereby fostering a more inclusive and equitable society. In the words of Pope Francis:

“When speaking of the poor, it is easy to fall into rhetorical excess. It is also an insidious temptation to remain at the level of statistics and numbers. The poor are persons; they have faces, stories, hearts and souls. They are our brothers and sisters, with good points and bad, like all of us, and it is important to enter into a personal relation with each of them.”

(Pope Francis, Message for the World Day of the Poor, 2023)

Caritas Malta considers these words as integral to the vision of its work with those ‘in need’. Whereas the MEBDL 2024 study is intended to offer numerical evidence and underline facts, it does so without losing touch with the basic entitlements and dignity of the low-income, vulnerable human beings who Caritas has central to its mission.

"In the pursuit of social justice, we must ensure that every individual's voice is heard, and their rights are upheld, fostering a community of equality and respect."

Clare Azzopardi
Author and Educator



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Appendices

Appendix A

7-Day Menus for Each Household Category

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 Galletti, 1/4 Gbejna Niexfa, 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 Qaghqa Tal-Hmira, 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 Gbejna Niexfa, 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 Gbejna Niexfa, 2 X 2 Tsp Olive Oil, 2 X Filtered Tap Water with 2 X 1/2 Lemon Sliced

2 Adults & 2 Children					
	Breakfast	Mid-Morning Snack	Lunch	Evening Meal	
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 Galletti, 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 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 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 Galletti, 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 Tbsp Mixed Almonds and Raisins, 2 X Pkt 100% Orange Juice	2 X 1 Tub Fruit Yoghurt, 2 X 1 Qaghqa Tal-Hmira, 2 X Cup Tea/Coffee with 35ml Skimmed Milk	2 X Med. Bowl Minestra (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 Peppercorn Gbejna 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 Tbsp Mixed Almonds and Raisins, 2 X 125ml 100% Apple Juice Diluted with Filtered Tap Water	2 X 1 Toasted Qaghqa Tal-Hmira with 2 X 1 Tbsp Mashed Ricotta, 2 X 1 Tub Fruit Yoghurt, 2 X Filtered Tap Water	2 X Med. Bowl Minestra (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

2 Adults & 2 Children					
	Breakfast	Mid-Morning Snack	Lunch	Mid-Afternoon Snack	Evening Meal
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 Ffira 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 Ffira 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 Biskuttini 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 Ffira 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 Ffira 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

2 Adults & 2 Children					
	Breakfast	Mid-Morning Snack	Lunch	Mid-Afternoon Snack	Evening Meal
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 Patata L-Forn (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 Buzbież), 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 Kannol Tal-irkotta (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
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 Buzbież), 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 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.					

Single 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 Galletti, 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 Qaqhaq, 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 Mozzarella 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 Biskuttelli, 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 Gbejna Niexfa, 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 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 Gbejna Niexfa, 2 X 2 Tsp Olive Oil, 2 X Filtered Tap Water with 2 X 1/2 Lemon Sliced

Single Parent & 2 Children				
	Breakfast	Mid-Morning Snack	Lunch	Evening Meal
Wednesday Adult	40g Wholegrain Cereal with 125ml Skimmed Milk, 1 Banana, 1 Cup Tea/Coffee with 35ml Skimmed Milk	8 Small Wholegrain Galletti, 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 Qaghqa Tal-Hmira, 1 Cup Tea/Coffee with 35ml Skimmed Milk
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 Galletti, 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 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 1 Cup (80g) Steamed Carrots, Fruit In Season, Filtered Tap Water with 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 Tbsp Mixed Almonds and Raisins, 1 Pkt 100% Orange Juice	1 Med. Bowl Minestra (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 Peppercorn Gbejna 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 Tbsp Mixed Almonds and Raisins, 2 X 125ml 100% Apple Juice Diluted with Filtered Tap Water	2 X 1 Med. Bowl Minestra (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 Peppercorn Gbejna Or Cheese, 1 Fruit In Season, Filtered Tap Water with 1/2 Lemon Sliced

Single Parent & 2 Children					
	Breakfast	Mid-Morning Snack	Lunch	Mid-Afternoon Snack	Evening Meal
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 Ffira with 1 Tomato and 2 Tbsps Ricotta and 1 Lettuce Leaf, 1/2 Small Bottle Water	1/2 Ffira 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 Biskuttini 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 Ffira 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 Ffira 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 Mozzarella 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 Mozzarella, 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 1/2 Onion, 2 X 1/2 Tbsp Low Fat Mozzarella, 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

Single Parent & 2 Children					
	Breakfast	Mid-Morning Snack	Lunch	Mid-Afternoon Snack	Evening Meal
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 Buzbierz), 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 Buzbierz), 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.					

Older 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 Niexfa, 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 Mincd 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 Ajjotta (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

Older Couple (65+)					
	Breakfast	Mid-Morning Snack	Lunch	Mid-Afternoon Snack	Evening Meal
Saturday	2 X 40g Wholegrain Cereal with 125ml Skimmed Milk, 2 X 4 Prunes, 2 X Cup Tea/Coffee with 35ml Skimmed Milk	2 X 1 Orange, 2 X Filtered Tap Water	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	2 X 1 Wholegrain Biscuit, 2 X Cup Tea/Coffee with 35ml Skimmed Milk	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 Mozzarella, 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
Sunday	2 X 1 Wholegrain Sponge with 1 Tsp Jam, 2 X Cup Of Tea/Coffee with 35ml Skimmed Milk	2 X 1 Banana, 2 X Cup Of Tea/Coffee with 35ml Skimmed Milk	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 Buźbież), 2 X 1 Large Slice Maltese Bread, 2 X 1 Fruit In Season, 2 X Filtered Tap Water, 2 X 1 Glass Red Wine	2 X 1 Kannol Tal-Irkotta (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 1/2 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

Appendix B

State Funded Food Distribution Scheme (Envisaged to Continue till End 2025)

Qty	Food Item	Capacity	Specifications	Expiry/Best Before/Use by Date	Packaging
2 tins	Tomatoes	Between 400-450g	1.Chopped/Polpa 2.Containing less than 5g sugar per 100g 3.Containing less than 0.5g salt per 100g	At least 18 months from order date	Tinned
2 tins	Tuna	Between 160-190g	1.Chunks 2.In sunflower oil 3.Containing less than 1g salt per 100g	At least 24 months from order date	Tinned
2 pkts	Pasta	1000g	1.Dry 2.White 3.Pasta: one kind of pasta, which must be the same for every delivery, from the following variety: farfalle, fusilli, macaroni, penne and spaghetti.	At least 12 months from order date	Any
1 pkt	Pasta	500g	1.Dry 2. Whole wheat 3.Pasta: one kind of pasta, which must be the same for every delivery, from the following variety: farfalle, fusilli, macaroni, penne and spaghetti.	At least 12 months from order date	Any
1 pkt	Rice	1000g	1.White 2.Long grain 3.Easy cook / parboiled	At least 12 months from order date	Any
1 pkt	Rice	500g	1.Whole grain 2.Easy cook / parboiled	At least 12 months from order date	Any
1 tin	Vegetables in tin	Between 400-450g	One type: Peas Containing less than 0.5g salt per 100g	At least 24 months from order date	Tinned
1 tin	Vegetables in tin	Between 400-450g	Must be of the same type for every delivery, from the following variety: Sweet Corn or Artichoke Hearts Containing less than 0.5g salt per 100g	At least 24 months from order date	Tinned

1. Packaging and Labelling should be in accordance to legislation (please refer to L.N. 317 of 2009 The Nutrition Labelling for Foodstuffs Regulations, 2009, and L.N. 483 of 2004 Labeling, Presentation and Advertising of Foodstuffs Regulations, 2004 and any updates on this).

2. Food items are to be properly packaged (shopping outlet shelf standards – no torn labels or dented tins)

3. So as to establish the "Expiry / Best before/ Use by" date the SHELF LIFE for each item should be included together with the details of the specifications requested in this appendix. The "Expiry / Best before / Use by" date is to be calculated from date of the food order by the Contracting Authority.

European Social Fund+ Project (Envisaged to Commence in Summer 2024)

Qty	Food Item	Capacity	Specifications	Expiry/ Best Before/ Use by Date	Packaging
As per note 4 below	Tea Bags	At least 80 bags	Unflavoured	At least one year	Any
As per note 4 below	Coffee	At least 200g	1. preferably instant coffee 2. can be freeze-dried 3. unflavoured/no added flavouring	At least 18 months	Any
2 tins	Baked Beans	At least 400g	1. In sauce 2. Containing less than 10g sugar per 100g 3. Containing less than 1.5g salt per 100g	At least 24 months	Tinned
2 tins	Tomatoes	At least 400g	1. Chopped/Polpa 2. Containing less than 16g sugar per 100g 3. Containing less than 1.5g salt per 100g	At least 18 months	Tinned
2 tins	Tuna	At least 160g	1. Chunks 2. In sunflower oil	At least 24 months	Tinned
2 tins	Hot Dog Sausages - in brine	At least 400g	1. In brine 2. Containing at least 6 pieces	At least 18 months	Tinned
1 tin	Corned beef	Between 300-400g		At least 24 months	Tinned
1 tin	Fruit – mixed - in juice or in light syrup	At least 400g	In juice or in light syrup Containing less than 0.5g salt per 100g	At least 12 months	Tinned
2 tins	Vegetables in Tin	Between 380-450g	1. Containing less than 1.5g salt per 100g 2. 2 different types of Vegetable Tins, which have to be the same for every delivery, from the following variety: carrots, artichoke hearts, sliced mushrooms, sweet corn, baby carrots, peas or other vegetables not listed in below list in point 3. 3. Can also include 1 tin which has to be the same for every delivery, from the following variety: lentils (any colour, split or whole), black beans, soybeans, chickpeas, broad beans, butter beans, kidney beans, garbanzo or other beans not featured in the above list in point 2.	At least 24 months	Tinned
As per note 4 below	Tea Bags	At least 80 bags	Unflavoured	At least one year	Any
As per note 4 below	Coffee	At least 200g	1. preferably instant coffee 2. can be freeze-dried 3. unflavoured/no added flavouring	At least 18 months	Any

Qty	Food Item	Capacity	Specifications	Expiry/ Best Before/ Use by Date	Packaging
2 tins	Baked Beans	At least 400g	1. In sauce 2. Containing less than 10g sugar per 100g 3. Containing less than 1.5g salt per 100g	At least 24 months	Tinned
2 tins	Tomatoes	At least 400g	1. Chopped/Polpa 2. Containing less than 16g sugar per 100g 3. Containing less than 1.5g salt per 100g	At least 18 months	Tinned
2 tins	Tuna	At least 160g	1. Chunks 2. In sunflower oil	At least 24 months	Tinned
2 tins	Hot Dog Sausages - in brine	At least 400g	1. In brine 2. Containing at least 6 pieces	At least 18 months	Tinned
1 tin	Corned beef	Between 300-400g		At least 24 months	Tinned
1 tin	Fruit – mixed - in juice or in light syrup	At least 400g	In juice or in light syrup Containing less than 0.5g salt per 100g	At least 12 months	Tinned
2 tins	Vegetables in Tin	Between 380-450g	1. Containing less than 1.5g salt per 100g 2. 2 different types of Vegetable Tins, which have to be the same for every delivery, from the following variety: carrots, artichoke hearts, sliced mushrooms, sweet corn, baby carrots, peas or other vegetables not listed in below list in point 3. 3. Can also include 1 TIN which has to be the same for every delivery, from the following variety: lentils (any colour, split or whole), black beans, soybeans, chickpeas, broad beans, butter beans, kidney beans, garbanzo or other beans not featured in the above list in point 2.	At least 24 months	Tinned
As per note 4 below	Whole-Wheat Cereal	Between 450-550g		At least 6 months	Any
1 pkt	Corn Flakes	At least 1000g		At least 6 months	Any
1 pkt	Couscous	At least 500g		At Least 8 months	Any
1pkt	Pasta	At least 1000g	1. Dry 2. White 3. Pasta: Along the duration of the contract, the contractor should provide at least three different kinds of pasta, which has to be of the same kind in each delivery, from the following varieties: farfalle, fusilli, macaroni, penne and spaghetti.	At least 20 months	Any

Qty	Food Item	Capacity	Specifications	Expiry/Best Before/Use by Date	Packaging
1 pkt	Rice	At least 1000g	1. White 2. Long grain 3. Easy cook/par boiled	At least 12 months	Any
1 pkt	Dried pulses	At least 200g	1. Dried 2. Can be a mixture or solely one cereal 3. Can contain any of the following: lentils (any colour, split or whole), black beans, soybeans, peas (any colour, split or whole), chickpeas, broad beans, butter beans, kidney beans, garbanzo.	At Least 8 months	Any

1) Packaging and Labeling should be in accordance to legislation (please refer to L.N. 317. Of 2009 The Nutrition Labelling for Foodstuffs Regulations, 2009, and L.N. 483 of 2004 Labelling, Presentation and Advertising of Foodstuffs Regulations, 2004 and any updates on this).

2) Food items are to be properly packaged (shopping outlet shelf standards, no torn labels or dented tins).

3) So as to establish the "Expiry/ Best before/Use by" date the *SHELF LIFE* for each item should be included together with the details of the specifications requested in this appendix. "The Expiry/Best before/Use by" of a product is to be calculated from the date of the food order by the Contracting Authority.

4) Packaging quantities at the discretion of the contractor (Note no.4)

Appendix C

Estimated Cost for Food: 7-day MEBDL Menus without Food Scheme Deductions

Household	7-Day Menu Without Schemes Deductions		
	Weekly €	Monthly €	Yearly €
2 Adults & 2 Children	207.72	900.12	10,801.44
Single Parent & 2 Children	155.28	678.88	8,074.56
Older Couple (65+)	88.74	384.54	4,614.48

Workings to Establish Cost of Food with Food Scheme Deductions

Food-related Costs	2 Adults & 2 Children	Single Parent & 2 Children	Older Couple (65+)
	€	€	€
7-Day Menus – Full Price	207.72	155.28	88.74
European Social Fund+ Project (3 packages per year) (deduct)	2.42	2.42	2.42
Weekly cost of food with deductions	205.30	152.86	86.32
Monthly cost of food with deductions	821.20	611.44	345.28
Yearly cost of food with deductions	10,675.60	7,948.72	4,488.64

Appendix D

Cost of Capsule Wardrobes: Adults and Children

MEN - Items of Clothing	Clothes Shops (South)	Average of Second-life Shops
	€	€
4 t-shirts	52.00	9.33
2 tank tops	20.00	4.67
1 dark coloured shirt	18.00	2.67
1 white shirt	15.00	2.67
2 turtle neck tops	42.00	5.33
1 hoodie	19.00	2.67
2 sweat shirts	30.00	5.33
3 sweaters (knit-wear)	30.00	8.00
1 coat	45.00	10.00
1 puffer jacket	25.00	5.00
1 blazer	30.00	5.00
1 waistcoat	21.00	3.00
2 smart pants	40.00	5.33
2 jeans	42.00	5.33
2 jogger pants	24.00	4.67
1 shorts (casual)	6.00	2.00
1 shorts (bermudas)	22.00	2.00
Men's suit	50.00	10.00
1 warm scarf	10.00	1.33
5 pairs of socks	8.00	2.50
7 briefs	21.00	14.00
2 under-tops/vests	16.00	3.00
1 swim suit	8.00	3.33
Pyjamas winter	14.00	3.00
Pyjamas summer	12.00	3.00
Belt	5.00	1.33
Cap	8.00	1.33
1 big bag (sports type)	16.00	4.33
1 small bag	10.00	2.67
TOTAL	659.00	132.83

Cost of Capsule Wardrobes: Adults and Children

WOMEN - Items of Clothing	Clothes Shops (South)	Average of Second-life Shops
	€	€
4 t-shirts	36.00	9.33
2 tank tops	18.00	4.67
1 dark coloured shirt	25.00	2.67
1 white shirt	25.00	2.67
2 turtle neck tops	18.00	5.33
1 hoodie	14.00	2.67
2 sweat shirts	20.00	5.33
3 sweaters (knit-wear)	30.00	8.00
1 coat	40.00	10.00
1 puffer jacket	30.00	5.00
1 blazer	21.00	5.00
1 cardigan	16.00	3.00
2 smart pants	46.00	5.33
2 jeans	44.00	5.33
2 jogger pants	18.00	4.67
2 shorts	10.00	4.00
2 skirts	30.00	4.00
Special occasion dress	40.00	12.67
1 warm scarf	5.00	1.33
5 pairs of socks	7.50	1.00
2 pairs of tights*	8.00	8.00
2 pairs of knee highs*	6.00	6.00
7 briefs	14.00	14.00
2 bras	8.00	3.33
2 under-tops/vests	20.00	2.50
1 swim suit	20.00	3.33
Pyjamas/Nightdress winter	16.00	3.00
Pyjamas/Nightdress summer	12.00	3.00
Belt	5.00	1.33
Cap	5.00	1.33
Scrunchie	1.00	0.50
1 big handbag	15.00	4.33
1 small handbag	10.00	2.67
TOTAL	633.50	155.33

*Used price from regular Clothes shops for the Second-life shops list

CHILD - BOY Items of Clothing	Clothes Shops (South)	Average of Second-life Shops
	€	€
Short-sleeve T-Shirts (5)	35.00	5.00
Long-sleeve polo-shirts (3)	30.00	4.00
Sweaters or Hoodies (2)	24.00	2.67
Button-up shirt (2)	20.00	2.00
Jeans (2)	28.00	2.00
Jogging pants (2)	20.00	4.00
Shorts (2)	10.00	2.00
Trousers (2)	14.00	4.00
Special occasion outfit	25.00	7.00
Lightweight jacket (1)	12.00	2.67
Coat (1)	30.00	4.00
Beanie (1)	5.00	1.00
Cap (1)	4.00	1.00
Pyjamas (winter)	15.00	1.50
Pyjamas (summer)	9.00	1.00
Socks (7)*	7.00	7.00
Briefs (10)*	20.00	20.00
Bag (sports type)	5.00	5.00
TOTAL	313.00	75.84

*Used price from regular Clothes shops for the Second-life shops list

CHILD - GIRL Items of Clothing	Clothes Shops (South)	Average of Second-life Shops
	€	€
Short-sleeve T-Shirts (5)	35.00	5.00
Long-sleeve polo-Shirts (3)	30.00	4.00
Sweaters or Hoodies (2)	24.00	2.67
Button-up shirt (2)	20.00	2.00
Jeans (2)	28.00	2.00
Leggings (2)	10.00	2.00
Shorts (2)	10.00	2.00
Skirt (1)	10.00	1.00
Dress (1)	10.00	1.67
Special occasion outfit	27.00	4.00
Lightweight jacket (1)	12.00	2.67
Coat (1)	30.00	4.00
Beanie (1)	5.00	1.00
Sun hat/Cap (1)	4.00	1.00
Pyjamas/Nightdress (winter)	15.00	1.50
Pyjamas/Nightdress (summer)	9.00	1.00
Socks (7)*	7.00	7.00
Briefs (10)*	20.00	20.00
Bag (handbag or sports type)*	5.00	5.00
TOTAL	311.00	69.51

*Used price from regular Clothes shops for the Second-life shops list

Appendix E

Footwear Costs for Each Household Category

2 Adults & 2 Children					
Items	Adult 1	Adult 2	Child 1	Child 2	Total
	€	€	€	€	€
Work/School shoes	30	20	25	25	100
Elegant shoes	30	30	20	20	100
Boots	30	30	10	10	80
Sandals	15	15	10	10	50
Trainers	15	15	12	12	54
Flip Flops	10	10	10	10	40
Bedroom slippers	10	10	10	10	40
Total per 2 years	140	130	97	97	464*

*Footwear was assumed to last 2 years, so this was halved for yearly cost.

Single Parent & 2 Children				
Items	Adult 1	Child 1	Child 2	Total
	€	€	€	€
Work/School shoes	30	25	25	80
Elegant shoes	30	20	20	70
Boots	30	10	10	50
Sandals	15	10	10	35
Trainers	15	12	12	39
Flip Flops	10	10	10	30
Bedroom slippers	10	10	10	30
Total per 2 years	140	97	97	334*

*Footwear was assumed to last 2 years, so this was halved for yearly cost.

Older Couple (65+)			
Items	Adult 1	Adult 2	Total
	€	€	€
Basic shoes	30	20	50
Elegant shoes	30	30	60
Boots	30	30	60
Sandals	15	15	30
Trainers	15	15	30
Indoor summer slip-ons	10	10	20
Bedroom slippers	10	10	20
Total per 2 years	140	130	270*

*Footwear was assumed to last 2 years, so this was halved for yearly cost.

Appendix F

Combined Yearly Cost of Garments and Footwear for Each Household Category

		2 Adults & 2 Children (Male and Female adults and children)	Single Parent & 2 Children (Female adult; Male and Female children)	Older Couple (65+) (Male and Female adults)
		€	€	€
Clothing	Garments	1,916.50	1,257.50	1,292.50
	Footwear	232.00	167.00	135.00
	Yearly total	2,148.50	1,424.50	1,427.50

Appendix G

Medicines and Medical Products Included in the MEBDL 2024 Basket Indicating Cost and Items Available for Free for Schedule 2 (Pink Card) Holders

2 Adults & 2 Children						
Condition/ Item	Medicine/ Products	Amount per year	Average Price €	Total €	Alternate item free for Schedule 2 Pink Card holders	Total Cost for Schedule 2 Pink Card holders €
Headaches/fever	Paracetamol* 500mg	6 boxes	3.95	23.70	x	
Pain	Voltaren tabs*100mg X 10	7 boxes	8.70	60.90	x	
Pain	Fastum Gel*50g	3 tubes	5.95	17.85		17.85
Bruising	Lioton Gel*50g	2 tubes	8.70	17.40		17.40
Allergies	Zyrtec tabs X 20	2 boxes	8.40	16.80		16.80
Asthma	Evohaler*100mcg	2 inhalers	3.49	6.98	x	
Nasal Sprays	Hysan adults/paediatric	4 bottles	4.80	19.20	x	
Eye Infections	Eye preparations	4 bottles	5.80	23.20	x	
Cold	Panadol Cold and Flu X 18	6 boxes	6.70	40.20	x	
Antibiotics	Augmentin*625mg X21	4 boxes	6.76	27.04	x	
Coughs	Syrup*100ml	6 bottles	8.95	53.70	x	
Sore Throat	Gola voce honey and lemon X 24	6 boxes	6.28	37.68		37.68
Diarrhoea	Imodium X 6	6 boxes	3.75	22.50	x	
Skin Conditions	Aqueous Cream*100ml XBC	4 tubes	2.12	8.48	x	
Scratches	Fucidin ointment*30g	4 boxes	11.50	46.00		46.00
Plasters	Elastoplast Aqua protect assorted X 20	4 boxes	3.75	15.00		15.00
Dressings	Mepore 9X10cm	20 pieces	0.36	7.20		7.20
Mosquito Bite Creams	Antisan*25g	3 tubes	6.95	20.85		20.85

Condition/ Item	Medicine/ Products	Amount per year	Average Price €	Total €	Alternate item free for Schedule 2 Pink Card holders	Total Cost for Schedule 2 Pink Card holders €
Period Pains	Feminax Express*342mg X 16	2 boxes	7.90	15.80	x	
Sanitary pads	Everyday normal ultraplus X 30	3 packets	3.70	17.70		17.70
Tampons	Cotton tampons super X 16	12 boxes	3.50	42.00		42.00
Face mask	Medik X 50	1 box	4.49	4.49		4.49
Sanitiser	Panodyne*60ml X 4 mini-bottles	10 boxes	2.49	24.90		24.90
Vitamin D	Vitabiotics Ultra Vit. D3 1000 X 96	4 bottles	8.85	35.40		35.40
Sunscreen	Nivea sun sensitive SPF50	4 bottles	17.50	70.00		70.00
Grand Total				674.97		
Grand Total with free medication						373.27

Single Parent & 2 Children						
Condition/ Item	Medicine/ Products	Amount per year	Average Price €	Total €	Alternate item free for Schedule 2 Pink Card holders	Total Cost for Schedule 2 Pink Card holders €
Headaches/fever	Paracetamol*500 mg	4 boxes	3.95	15.80	x	
Pain	Voltaren tabs*100mg X 10	4 boxes	8.70	34.80	x	
Pain	Fastum Gel*50g	2 tubes	5.95	11.90		11.90
Bruising	Lioton Gel*50g	1 tube	8.70	8.70		8.70
Allergies	Zyrtec tabs X 20	1 box	8.40	8.40		8.40
Asthma	Evohaler*100mcg	2 inhalers	3.49	6.98	x	
Nasal Sprays	Hysan adults/paediatric	2 bottles	4.80	9.60	x	
Eye Infections	Eye preparations	3 bottles	5.80	17.40	x	
Cold	Panadol Cold and Flu X 18	6 boxes	6.70	40.20	x	
Antibiotics	Augmentin*625mg X21	3 boxes	6.76	20.28	x	
Coughs	Syrup*100ml	4 bottles	8.95	35.80	x	
Sore throat	Gola voce honey and lemon X 24	3 boxes	6.28	18.84		18.84
Diarrhoea	Imodium X 6	3 boxes	3.75	11.25	x	
Skin Conditions	Aqueous Cream*100ml XBC	3 tubes	2.12	6.36	x	
Scratches	Fucidin ointment*30g	3 boxes	11.50	34.50		34.50
Plasters	Elastoplast Aqua protect assorted X 20	3 boxes	3.75	11.25		11.25
Dressings	Mepore 9X10cm	15 pieces	0.36	5.40		5.40
Mosquito Bite Creams	Antisan*25g	2 tubes	6.95	13.90		13.90
Period Pains	Feminax Express*342mg X 16	2 boxes	7.90	15.80	x	
Sanitary pads	Everyday normal ultraplus X 30	3 packets	3.70	17.70		17.70

Condition/ Item	Medicine/ Products	Amount per year	Average Price €	Total €	Alternate item free for Schedule 2 Pink Card holders	Total Cost for Schedule 2 Pink Card holders €
Tampons	Cotton tampons super X 16	12 boxes	3.50	42.00		42.00
Face mask	Medik X 50	1 box	4.49	4.49		4.49
Sanitiser	Panodyne*60ml X 4 mini-bottles	9 boxes	2.49	22.41		22.41
Vitamin D	Vitabiotics Ultra Vit. D3 1000 X 96	4 bottles	8.85	35.40		35.40
Suntan creams	Nivea sun sensitive SPF50	3 bottles	17.50	52.50		52.50
Grand Total				501.66		
Grand Total with free medication						287.39

Older Couple (65+)						
Condition/ Item	Medicine/ Products	Amount per year	Average Price €	Total €	Alternate item free for Schedule 2 Pink Card holders	Total Cost for Schedule 2 Pink Card holders €
Headaches/fever	Paracetamol*500 mg	6 boxes	3.95	23.70	x	
Pain	Cataflam*50mg X 20	6 boxes	10.31	61.86	x	
Pain	Fastum Gel*50g	2 tubes	5.95	11.90		11.90
Bruising	Lioton Gel*50g	2 tubes	8.70	17.40		17.40
Inflammation	Catafast*50mg X 21	2 boxes	10.31	20.62	x	
Cold	Panadol Cold and Flu X 18	3 boxes	6.70	20.10	x	
Antibiotics	Augmentin*625mg X21	2 boxes	6.76	13.52	x	
Coughs	Syrup*100ml	3 bottles	8.95	26.85	x	
Sore throat	Gola voce honey and lemon X 24	3 boxes	6.28	18.84		18.84
Eye Infections	Eye preparations	2 bottles	5.80	11.60	x	
Diarrhoea	Imodium X 6	4 boxes	3.75	15.00	x	
Constipation	Duphalac Lactulose*300ml	50 bottles	6.24	312.00		312.00
Anti-acid	Emazole*20mg X 28	6 boxes	15.50	93.00	x	
Skin Conditions	Aqueous Cream*100ml XBC	3 tubes	2.12	6.36	x	
Corns	Carnation corn caps for feet X 5	2 packets	4.35	8.70		8.70
Dizziness	Emetiral*5mg X 20	6 boxes	5.90	35.40		
Denture care	Corega anti-bacterial tabs X 66	6 boxes	7.49	44.94		44.94
	Corega Ultra Denture Fixative Cream	12 tubes	5.11	61.32		61.32
Mouth ulcers	Curasept Mouthwash After Rapid*125ml	6 bottles	9.90	59.40		

Condition/ Item	Medicine/ Products	Amount per year	Average Price €	Total €	Alternate item free for Schedule 2 Pink Card holders	Total Cost for Schedule 2 Pink Card holders €
Scratches	Fucidin ointment*30g	2 tubes	11.50	23.00		23.00
Plasters	Elastoplast Aqua protect assorted X 20	2 boxes	3.75	7.50		7.50
Dressings	Mepore 9X10cm	20 pieces	0.36	7.20		7.20
Mosquito Bite Creams	Antisan*25g	2 tubes	6.95	13.90		13.90
Incontinence aids	Abena Slip S2 X 28	20 packs	18.30	366.00	x**	
	Abena Pants L2 X 15	40 packs	19.11	764.40	x**	
Face mask	Medik X 50	1 box	4.49	4.49		4.49
Sanitiser	Panodyne*60ml X 4 mini-bottles	3 boxes	2.49	7.47		7.47
Multi-Vitamins	Centrum Men 50+ X 30	14 boxes	10.80	151.20		151.20
	Centrum Women 50+ X 30	14 boxes	10.80	151.20		151.20
Bone density	Osteomel 70mg X 4 (once weekly)	12 boxes	12.50	150.00		150.00
Sunscreen	Nivea sun sensitive SPF50	2 bottles	17.50	35.00		35.00
Grand Total				2,543.87		
Grand Total with free medication						1,026.06

X**These have not been included in the costings. They may be bought at a subsidised rate if person is over 60 years and has been certified as incontinent by their doctor.

Appendix H

Cost of Non-Durable Goods for All the Household Categories

Household Cleaning Items	Quantity per year	Cost per item €	Cost per year €
Dishwashing Liquid	26	1.60	41.60
Sponge	52	0.16	8.32
Duster	8	0.33	2.64
Floor Cloth	12	1.99	23.88
Broom	1	6.50	6.50
Dustpan and Brush	1	2.70	2.70
Squeezer	1	2.30	2.30
Total			87.94

Laundry Item	2 Adults & 2 Children*	Single Parent & 2 Children**	Older Couple (65+)***
	€	€	€
Eco-friendly laundry detergent	40.46	33.8	27.04
Eco-friendly conditioner	19.66	16.38	13.10
Vinegar	5.98	2.99	2.99
Yearly Total	66.10	53.17	43.13

* Assuming 312 loads per year

** Assuming 260 loads per year

***Assuming 208 loads per year

Appendix I

Electricity Consumption by Each Household Category

Two Adults & 2 Children						
Household item	Use	Unit	Assumed W	Assumed kWh/day	Assumed kWh/year	Total consumption %
TV	3	hours per day	18	0.05	19.71	1%
Kettle	2	litres per day	1 kWh for 7 litres	0.29	104.29	3%
Washing Machine	6	washes per week	0.40 kWh per wash	0.34	125.14	3%
Water Heater	4	showers per day	0.5 kWh for 3 minute shower	2.00	730.00	20%
Radio	2	hours per day, 6 times a week	33.3	0.06	20.84	1%
Light (Energy saving)	6	hours a day, 4 units	15	0.36	131.40	4%
Iron	2	hours per week	1 kW	0.29	104.29	3%
Fridge Freezer	2	kWh per day		2.00	730.00	20%
Fan (Summer only)	8	hours per day, 4 months a year	50	0.14	48.67	1%
Hair Dryer	30	minutes per week	1.5 kW	0.11	39.11	1%
Personal Computer	2	hours per day	0.3 kWh	0.06	219.00	6%
Laptop	4	hours per day	0.05kW	0.20	73.00	2%
Toaster	6	slices of toast per day	1 kWh for 60 slices	0.06	21.90	1%
Microwave oven	10	minutes per day	700	0.12	42.58	1%
Air conditioner (cooling)	6	hours per day, 4 months in Summer	1.2 kW	2.40	876.00	24%
Air conditioner (heating)	2	hours per day, 3 months in Winter	1.2kW	0.60	219.00	6%
Wifi router + TV service provider box	24	hours per day	12	0.29	105.12	3%
						100%
Total Annual					3,610.04	

Single Parent & 2 Children						
Household item	Use	Unit	Assumed W	Assumed kWh/day	Assumed kWh/year	Total consumption %
TV	3	hours per day	18	0.05	19.71	1%
Kettle	2	litres per day	1 kWh for 7 litres	0.29	104.29	3%
Washing Machine	5	washes per week	0.40 kWh per wash	0.29	104.29	3%
Water Heater	3	showers per day	0.5 kWh for 3 minute shower	1.50	547.50	16%
Radio	2	hours per day, 6 times a week	33.3	0.03	20.84	1%
Light (Energy saving)	6	hours a day, 4 units	15	0.36	131.40	4%
Iron	1.5	hours per week	1 kW	0.21	78.21	2%
Fridge Freezer	2	kWh per day		2.00	730.00	22%
Fan (Summer only)	8	hours per day, 4 months a year	50	0.13	48.67	1%
Hair Dryer	30	minutes per week	1.5 kW	0.11	39.11	1%
Personal Computer	2	hours per day	0.3 kWh	0.06	219.00	7%
Laptop	4	hours per day	0.05kW	0.20	73.00	2%
Toaster	4	slices of toast per day	1 kWh for 60 slices	0.04	14.6	0%
Microwave oven	10	minutes per day	700	0.12	42.58	1%
Air conditioner (cooling)	6	hours per day, 4 months in Summer	1.2 kW	2.40	876.00	26%
Air conditioner (heating)	2	hours per day, 3 months in Winter	1.2kW	0.60	219.00	7%
Wifi router + TV service provider box	24	hours per day	12	0.29	105.12	3%
						100%
Total Annual					3,373.31	

Older Couple (65+)						
Household item	Use	Unit	Assumed W	Assumed kWh/day	Assumed kWh/year	Total consumption %
TV	4	hours per day	18	0.07	26.28	1%
Kettle	2	litres per day	1 kWh for 7 litres	0.29	104.29	3%
Washing Machine	4	washes per week	0.40 kWh per wash	0.23	83.43	3%
Water Heater	2	showers per day	0.5 kWh for 3 minute shower	1.00	365.00	12%
Radio	5	hours per day, 6 times a week	33.3	0.14	52.09	2%
Light (Energy saving)	6	hours a day, 4 units	15	0.36	131.40	4%
Iron	1.5	hours per week	1 kW	0.21	78.21	2%
Fridge Freezer	2	kWh per day		2.00	730.00	23%
Fan (Summer only)	8	hours per day, 4 months a year	50	0.14	48.67	2%
Hair Dryer	30	minutes per week	1.5 kW	0.11	39.11	1%
Personal Computer	2	hours per day	0.3 kWh	0.06	219.00	7%
Laptop	0	hours per day	0.05kW	0.00	0.00	0%
Toaster	6	slices of toast per day	1 kWh for 60 slices	0.06	21.90	1%
Microwave oven	10	minutes per day	700	0.12	42.58	1%
Air conditioner (cooling)	6	hours per day, 4 months in Summer	1.2 kW	2.40	876.00	28%
Air conditioner (heating)	2	hours per day, 3 months in Winter	1.2kW	0.60	219.00	7%
Wifi router + TV service provider box	24	hours per day	12	0.29	105.12	3%
						100%
Total Annual					3,142.08	

Appendix J

Water Consumption by Each Household Category

Two Adults & 2 Children					
Water Activity	Litres Per Day 2020	Litres per Annum 2020	Adjusted Litres per Annum for 2024		
Toilet 3 flushings a day per person at 7 litres each	84				
Shower One 3-minute shower per person daily, assuming a water flow pressure of 0.075 litre/second for 3 minutes	54				
Hand Wash 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 litres kitchen bowl/sink	10				
Cooking and Drinking Cooking 2 litres for each adult and 1.5 litres for each child	3 7				
House Cleaning (washing) 15 litres per week	2.142857				
Total in litres per Day/Annum	236.1429			86,192.14	81.8 m3

Note: The total water consumption figure of 2020 was reduced by 5% because of the impact of the 'Water: Be the change' water-saving campaign which included the distribution of free water-saving kits.

Single Parent & 2 Children			
Water Activity	Litres Per Day 2020	Litres per Annum 2020	Adjusted Litres per Annum for 2024
Toilet 3 flushings a day per person at 7 litres each	63		
Shower One 3-minute shower per person daily, assuming a water flow pressure of 0.075 litre/second for 3 minutes	40.5		
Hand Wash Basin A 10 seconds per hands' wash four times per person daily, assuming a 0.1 litre/second flow pressure	12		
Washing Machine 6 loads per week at 70 litres per wash	50		
Kitchen Sink 10 litres kitchen bowl/sink	10		
Cooking and Drinking Cooking 2 litres for each adult and 1.5 litres for each child	3 5		
House Cleaning (washing) 15 litres per week	2.142857		
Total in litres per Day/Annum	185.6429	67,759.64	64.4 m3

Note: The total water consumption figure of 2020 was reduced by 5% because of the impact of the 'Water: Be the change' water-saving campaign which included the distribution of free water-saving kits.

Older Couple (65+)			
Water Activity	Litres Per Day 2020	Litres per Annum 2020	Adjusted Litres per Annum for 2024
Toilet 3 flushings a day per person at 7 litres each	42		
Shower One 3-minute shower per person daily, assuming a water flow pressure of 0.075 litre/second for 3 minutes	27		
Hand Wash Basin A 10 seconds per hands' wash four times per person daily, assuming a 0.1 litre/second flow pressure	8		
Washing Machine 6 loads per week at 70 litres per wash	40		
Kitchen Sink 10 litres kitchen bowl/sink	10		
Cooking and Drinking Cooking 2 litres for each adult and 1.5 litres for each child	3 4		
House Cleaning (washing) 15 litres per week	2.142857		
Total in litres per Day/Annum	136.1429	49,692.14	47.2 m3

Note: The total water consumption figure of 2020 was reduced by 5% because of the impact of the 'Water: Be the change' water-saving campaign which included the distribution of free water-saving kits.

Appendix K

Energy Benefit

(Adapted from the Department of Social Security Website - Energy Benefits -- as at June 2024)

Overview

The Energy Benefit is aimed to mitigate the effect of the increase in expenditure on water and electricity bills of low-income families.

Following the submission of an Energy Benefit application, a person may qualify either:

- As a social case, or
- Through an Income Means Test.

What you'll get

A person who qualifies for an Energy Benefit automatically or through an Income Means Test, not exceeding eleven-thousand, six hundred fifty one (€11,651), shall be entitled to:

- An amount to offset thirty (30%) of the consumption of electricity prior to the eco reduction up to a maximum assistance of seventy-five euros (€75) per year per person in the household, and
- If claimant or spouse are the account holder, they are entitled to a subsidy of not more than sixty-five euros (€65) per year in respect of the rent of the electricity meter, and a subsidy of not more than fifty-nine euros (€59) per year in respect of the rent of the water meter.

Moreover, a person who is over sixty (60) years of age and is in receipt of an Energy Benefit will also be awarded forty (€40) annually as a Gas Rebate per household, payable only with actual bills. On the other hand, a person who is under sixty (60) years of age and is in receipt of an Energy Benefit will be awarded thirty euros (€30) as a Gas Rebate annually per household.

Both the Energy Benefit and Gas Rebate entitlement is deducted directly from the Water and Electricity Bill. The amount of Energy Benefit and Gas Rebate entitlement deducted is indicated in detail on the 2nd page of the Water and Electricity bill.

In addition, a beneficiary who is eligible for the Energy Benefit and Gas Rebate but is not the account holder of the water and electricity meter, will receive an advice letter from the Department of Social Security with the details of the Energy Benefit and Gas Rebate awarded. This information should be compared with the bill received by the account holder whereby the beneficiary is to confirm that the amount of the Energy Benefit and Gas Rebate mentioned in the letter has been reduced in the bill.

Eligibility

General eligibility criteria:

- A person who is in receipt of one of the following Social Security Benefits or Assistances will automatically qualify for the Energy Benefit:
- A Person who is in receipt of either Social Assistance; Assistance for Carers; Increased Assistance for Carers; a Single Unmarried Parent Assistance or Unemployment Assistance.
- A Person who is in receipt of Special Unemployment Benefit.
- A Person who is in receipt of an Age Pension.

- A person who is in receipt of one of the following Social Security Allowances or Assistances will qualify through an Income Means Test:
- Children's Allowance.
- Supplementary Allowance.
- Disability Assistance.
- To qualify for the Energy Benefit, the declared income by a claimant must not exceed eleven-thousand, six hundred and fifty one (€11,651), (Year of Assessment 2022).

Humanitarian Overview

The Energy Benefit is aimed to mitigate the effect of the increase in expenditure on water and electricity bills of low-income families.

Following the submission of an Energy Benefit application, a person may qualify:

- On humanitarian grounds (application is reviewed by a Medical Advisory Board, appointed in accordance to the Social Security Act (Cap. 318.) so that a decision is taken).

What you'll get

A person, who qualifies for Energy Benefit on humanitarian grounds, shall be entitled to:

- an amount to offset eighty per cent (80%) of the consumption of electricity before the eco contribution reduction,

and

- If claimant or spouse are the account holder a subsidy in respect of the rent of an electricity meter of not more than sixty-five euro (€65) per year in the case of a single phase meter or not more than one hundred and ninety-five euro (€195) per year in the case of a three phase meter, and a subsidy of not more than fifty-nine euro (€59) per year in respect of the rent of water meter.

The Energy Benefit entitlement is deducted directly from the Water and Electricity Bill. The amount of Energy Benefit entitlement deducted is indicated in detail on the 2nd page of the Water and Electricity bill.

In addition, a beneficiary who is eligible for the Energy Benefit but is not the account holder of the water and electricity meter, will receive an advice letter from the Department of Social Security with the details of the Energy Benefit awarded. This information should be compared with the bill received by the account holder whereby the beneficiary is to confirm that the amount of the Energy Benefit mentioned in the letter has been reduced in the bill.

Eligibility

General eligibility criteria:

- 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.
- Such member is to be permanently residing in Malta.
- The household income is less than thirty-thousand and nine hundred and eleven euro (€30,911) per annum (Year of Assessment as previous year of application).

Appendix L

Combined Yearly Cost of Household Goods and Maintenance, Laundry and Care, and Services

Household Goods and Maintenance, Laundry and Care, and Services				
	Goods and Maintenance	Laundry and Care	Services	Total
Household	Yearly in €	Yearly in €	Yearly in €	Yearly in €
2 Adults & 2 Children	509.00	154.04	1,130.25	1,793.29
Single Parent & 2 Children	1,881.00	141.11	897.62	2,919.73
Older Couple (65+)	3,146.00	131.07	1,239.12	4,516.19

Appendix M

Yearly Cost of Back-to-school and Recurrent Expenses

Item	Cost per Child	Cost per Child with Aid from Scheme and School
	€	€
Back To School		
Photocopies / Notes	60.00	60.00
Stationery For All Subjects* **	82.50	0.00
Diary, Locker, Lenyard	7.50	7.50
Lunch Box	5.00	5.00
Bottle	5.00	5.00
Bag	35.00	40.00
Recurrent		
Stationery/ Photocopies@ 3€ X 28 Weeks	84.00	84.00
School Outings / Activities**	26.50	0.00
Book Fair**	3.75	0.00
Christmas-Time Party**	10.00	0.00
Special Days**	10.00	0.00
Farewell Activities**	12.50	0.00
Annual Total	341.75	201.50

* Assuming that the household receives the basic stationery under Scheme 9

** Assuming that additional financial or in-kind aid is provided by the school via BM40

Appendix N

Yearly Cost of School Uniforms (2 Secondary School Aged Children)

Uniform Item	Boy attending Secondary School	Girl attending Secondary School	Total Cost for 2 children	Cost assuming Scheme 9 Uniform voucher usage
Tracksuit	23.26	23.26	46.52	
PE Shorts	6.20	6.20	12.40	
PE T-Shirt	5.48	5.48	10.96	
Polo Shirt (short sleeves) x2	17.20	17.20	34.40	
Polo Top (long sleeves)	9.50	9.50	19.00	
Trousers	12.36	12.36	24.72	
Anorak	21.85	21.85	43.70	
Lab Attire	25.50	25.50	51.00	
Socks x3 pairs	4.96	4.96	9.92	
Tights x2		8.50	8.50	
Elastic hair bands x 2		7.02	7.02	
Cap	3.00	3.00	6.00	
Total	126.31	141.83	268.14	
Total per annum*	63.16	70.92	134.07	67.04**

*Uniforms are assumed to last up to two consecutive years

** Cost resulting from wear and tear and outgrowing of uniform items obtained for free

Appendix O

Combined Yearly Cost of Education, Culture and Gifts

Household	Education, Culture and Gifts					
	Back-to-school and Recurrent Expenses	School Uniform	Laptop*	Non-school based Cultural Activities	Gifts	Total Yearly in €
	Yearly in €	Yearly in €	Yearly in €	Yearly in €	Yearly in €	
2 Adults & 2 Children	683.50	134.07	300.00	480.00	120.00	1,717.57
Single Parent & 2 Children	683.50	134.07	300.00	360.00	120.00	1,597.57
Older Couple (65+)	104.00**		150.00	240.00	120.00	614.00

* Assuming a basic laptop of €600 will last 2 years in a household of 4 persons; and 4 years in a household of 2 older people

** Expenses sometimes incurred whilst caring for grandchildren e.g. after school

Combined Yearly Cost of Education, Culture and Gifts - with Aid for Education Included

Household	Education, Culture and Gifts - with Aid for Education Included					
	Back-to-school and Recurrent Expenses*	School Uniform*	Laptop**	Non-school based Cultural Activities	Gifts	Total
	Yearly in €	Yearly in €	Yearly in €	Yearly in €	Yearly in €	Yearly in €
2 Adults & 2 Children	403.00	67.04	300.00	480.00	120.00	1,370.04
Single Parent & 2 Children	403.00	67.04	300.00	360.00	120.00	1,250.04
Older Couple (65+)	104.00***	0	150.00	240.00	120.00	614.00

* Assuming household benefits from Scheme 9 and BM40 as applicable

** Assuming a basic laptop of €600 will last 2 years in a household of 4 persons; and 4 years in a household of 2 older people

*** Expenses sometimes incurred whilst caring for grandchildren: e.g. after school

Appendix P

Yearly Cost of Public Transport Usage with Very Occasional Taxi Service

Transport					
Household	Public Transport			Taxi Service	Yearly in €
	Adults	Children	Special Direct Routes	One taxi per trip	
2 Adults & 2 Children	2 Tallinja Cards registration @25€ 50€+3.08€ postage	2 Tallinja cards registration @5€ 10€*	4 each@ 3€ return trip 48€	4 trips per household @15€ avg. 60€	171.08
Single Parent & 2 Children	1 Tallinja Card registration @25€ 25€+3.08€ postage	2 Tallinja cards registration @5€ 10€*	4 each@ 3€ return trip 36€	4 trips per household @15€ avg. 60€	134.08
Older Couple (65+)	2 Tallinja Concession cards @5€ 10€+3.08€ postage		4 each@ 3€ return trip 24€	4 trips per household @15€ avg. 60€	97.08

*This would actually be a one-time expense; but included here as if registering for the first time. Postage paid once per household assuming all cards are ordered together.

Appendix Q

New Housing Authority Subsidies for Social Housing (Owned by the State or Leased by the State from Third Parties)

As from 1st January 2022, a new Allocations Policy came into force where all properties that are allocated, irrespective of the number of bedrooms and whether property is owned by the State or leased by the State from third parties, the rent is calculated as a percentage of the tenants' income as follows:

Income	Percentage of Income Charged as Rent	
	General Rate (Rate 1)	Localities in High Demand * (Rate 2)
€0 – €6,000	8%	10%
€6,001 – €12,000	16%	18%
€12,001+	23%	23%

For tenants who at time of allocation are over 65 years of age, the lowest income bracket is increased by €2,000 as follows:

Income	Percentage of Income Charged as Rent	
	General Rate (Rate 3)	Localities in High Demand * (Rate 4)
€0 – €8,000	8%	10%
€8,001 – €12,000	16%	18%
€12,001+	23%	23%

* Localities in High Demand are: Attard, Balzan, Birgu (properties not within housing blocks only), Birkirkara Gharghur, Gzira, Isla (properties not within housing blocks only), Iklin, Kalkara (properties not within housing blocks only), Lija, Mosta, Msida, Mdina, Naxxar, Pembroke, Pieta', San Giljan, San Gwann, Santa Venera, Sliema, Swieqi, Ta' Xbiex, Valletta (properties not within housing blocks only)

The Housing Benefit On Privately Rented Dwellings (2019)

A housing benefit is also available on the rent of privately owned dwellings which are not owned or leased by the Government, the Housing Authority, any parastatal body or local Authority. The benefit shall be based on the annual income of the applicants together with the rent being paid by them. The following table indicates the various categories of applicants who can benefit from this scheme, their maximum income permitted together with the maximum amount of housing benefit these applicants are entitled to:

Category	Households	Maximum Annual Income	Maximum Housing Benefit
1	Single Person	€19,696.80	€3,600
2	Single Parent with 1 child	€19,938.28	€4,800
3	Single Parent with 2 children and more	€24,278.28	€5,000
4	Two Adults without children	€19,878.28	€3,600
5	Couple with 1 child	€24,678.28	€4,800
6	Couple with 2 children and more	€32,696.80	€5,000
7	3 or more adults living together	€28,778.28	€5,000

In case of a disabled person, or a disabled person within a household, the annual income should not exceed €30,000. An additional €125 per annum will be granted to families having a disabled member, an additional €125 per annum will also be granted to families having more than 5 members, and an additional €300 per annum to families having fostered children living with them.

Single people who lived in care, or were for a period of time fostered, or left CCF, or who have successfully completed a rehabilitation/therapeutic programme can enjoy more benefits until the age of 28.

Appendix R

Cost for 7-Day Menus and Eating Out and Ordering In

Household	7-Day Menu	Eating Out and Ordering In	Total
	Yearly in €	Yearly in €	Yearly in €
2 Adults & 2 Children	10,675.60	1,032.00	11,707.60
Single Parent & 2 Children	7,948.72	720.00	8,668.72
Older Couple (65+)	4,488.64	624.00	5,112.64

Appendix S

Costs for Running a Private Car

Running a Private Car*		
Items	Yearly in €	Remarks
Insurance Premium - Third Party, Fire and Theft	470.00	Assuming a full non-claim bonus
Road Licence	120.00	Assuming no fines (car up to 6-years old; 1300cc to 1449cc)
Vehicle Road Testing	15.50	€31 every 2 years
Fuel	1,040.00	€20 per week (assuming petrol car used daily)
Basic Maintenance Service and other One-Off Expenses (e.g. puncture, wipers)	200.00	Assuming no major faults occur
Total	1,845.50	

*The purchase price of the car was not considered.

Appendix T

Yearly Cost for Caring for a Pet

Item or Service	Yearly cost in €
Dry and wet food	480
Healthy treats and dental sticks	210
Mental stimulation toys	90
Grooming and shampoos	480
Preventative medications and supplements (e.g. joints and bones etc.)	210
Routine vet care and deworming	240
Cozy bed (Winter) and Cold sheet (Summer)*	15
Collar and Leash*	15
Vet consultation at €15 per visit**	30
Total	1,770

* Assuming that these will last at least 2 years

** An average of 2 visits per year

Appendix U

Cost of the MEBDL 2024 Categories and their Proportion of the Basket Cost

MEBDL 2024		2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
Categories	Items	Yearly in €	% of MEBDL	Yearly in €	% of MEBDL	Yearly in €	% of MEBDL
Food	7-Day Menu	10,675.60	55.74	7,948.72	46.72	4,488.64	30.47
Clothing	Garments	1,916.50	10.01	1,257.50	7.39	1,292.50	8.77
	Footwear	232.00	1.21	167.00	0.98	135.00	0.92
Personal Care	Personal Care	1,107.22	5.78	1,549.37	9.11	967.32	6.57
Health	Medicines & Medical Care Products	373.27	1.95	287.39	1.69	1,026.06	6.96
	Medical Services	90.00	0.47	75.00	0.44	180.00	1.22
Household Goods and Maintenance, Laundry and Care, and Services	Furniture & Furnishings (and Textiles)	51.00	0.27	109.00	0.64	77.00	0.52
	Appliances	157.00	0.82	1,415.00	8.32	269.00	1.83
	Maintenance & Repair: Material	106.00	0.55	71.00	0.42	2,610.00	17.72
	Maintenance & Repair: Services	195.00	1.02	286.00	1.68	190.00	1.29
	Laundry Detergents	66.10	0.35	53.17	0.31	43.13	0.29
	Non-durable Goods	87.94	0.46	87.94	0.52	87.94	0.60
	Electricity & Water	128.25	0.67	160.62	0.94	199.12	1.35
	Gas	100.00	0.52	100.00	0.59	90.00	0.61
	Telephone, TV & Internet	372.00	1.94	372.00	2.19	372.00	2.53
	Smartphone & Telecare	530.00	2.77	265.00	1.56	578.00	3.92
Education, Culture & Gifts	Stationery, Printing and other School Items and Activities	403.00	2.10	403.00	2.37	104.00	0.71
	School Uniforms	67.04	0.35	67.04	0.39	0.00	0.00
	Laptop	300.00	1.57	300.00	1.76	150.00	1.02
	Cultural Activities	480.00	2.51	360.00	2.12	240.00	1.63
	Gifts	120.00	0.63	120.00	0.71	120.00	0.81
Transport	Public Transport	111.08	0.58	74.08	0.44	37.08	0.25
	Taxi Services	60.00	0.31	60.00	0.35	60.00	0.41
Housing	Rent	1,424.00	7.43	1,424.00	8.37	1,415.00	9.61
	Total	19,153.00	100.00	17,012.83	100.00	14,731.79	100.00

Appendix V

Monthly/Yearly Costs for the MEBDL 2020 for 3 Household Types

MEBDL 2020		2 Adults & 2 Children		Single Parent & 2 Children		Older Couple (65+)	
Categories	Items	Monthly in €	Yearly in €	Monthly in €	Yearly in €	Monthly in €	Yearly in €
Food	7-Day Menu	593.45	7,121.38	430.65	5,167.82	281.24	3,374.84
Clothing	Garments	34.04	408.53	30.26	363.14	22.70	272.36
	Footwear	24.33	292.50	17.50	210.00	13.33	160.00
Personal Care	Personal Care	65.00	779.95	59.27	711.23	52.68	632.20
Health	Medicines & Medical Care Products	25.59	307.05	16.08	193.00	34.39	412.63
	Medical Services	5.00	60.00	5.00	60.00	15.00	180.00
Household Goods and Maintenance, Laundry and Care, and Services	Furniture & Furnishings (and Textiles)	17.05	204.54	16.84	202.08	16.84	202.08
	Appliances	12.80	153.64	12.80	153.64	12.80	153.64
	Maintenance & Repair: Material	14.06	168.76	13.42	161.03	13.42	161.03
	Maintenance & Repair: Services	23.71	284.48	23.71	284.48	23.71	284.48
	Laundry Detergents	5.83	69.97	5.06	60.68	3.89	46.64
	Non-durable Goods	4.99	59.88	4.99	59.88	4.99	59.88
	Electricity	17.44	209.24	15.58	187.01	14.87	178.40
	Water	10.03	120.36	7.89	94.63	5.78	69.39
	Gas	10.00	120.00	10.00	120.00	11.67	140.00
	Telephone, TV & Internet	30.00	360.00	30.00	360.00	30.00	360.00
	Smartphone	34.17	410.00	17.08	205.00	38.17	458.00
Education, Culture & Gifts	Stationery, Schoolbag & Outings	41.50	498.00	41.50	498.00	8.67	104.00
	School Uniforms	16.04	192.50	16.04	192.50	0.00	0.00
	Laptop	33.33	400.00	33.33	400.00	16.67	200.00
	Cultural Activities	20.00	240.00	15.00	180.00	10.00	120.00
	Gifts	5.00	60.00	5.00	60.00	5.00	60.00
Transport	Public Transport	81.67	980.00	55.67	668.00	17.33	208.00
Housing	Rent	37.17	446.00	37.17	446.00	26.58	319.00
	Total	1,162.23	13,946.78	919.84	11,038.12	679.73	8,156.57

Appendix W

Low-Income Families Receiving Social Assistance and Other Bonuses, Benefits and Allowances

SOCIAL ASSISTANCE + BONUSES, BENEFITS AND ALLOWANCES	SOCIAL/ UNEMPLOYMENT ASSISTANCE (SA/UA)	SPECIAL BONUS (SPBO)	6 MONTHLY BONUS (6MBO)	SUPPLEMENTARY ALLOWANCE (SPA)	CHILDREN ALLOWANCE (CA)	CHILD ALLOWANCE SUPPLEMENT (CAS)	ENERGY BENEFIT (EB)	ADDITIONAL COST OF LIVING BENEFIT (ADCL)	ANNUAL TOTAL
WEEKLY									
HOUSEHOLD	€	€	€	€	€	€	€	€	€
SINGLE PERSON	133.89	3.12	5.20	11.50	0.00	0.00	4.40	3.88	8,423.48
SINGLE PARENT + 1 CHILD	142.04	3.12	5.20	0.00	24.08	7.89	5.85	8.31	10,217.48
SINGLE PARENT + 2 CHILDREN	150.19	3.12	5.20	0.00	48.16	15.78	7.29	12.47	12,594.92
MARRIED COUPLE + 1 CHILD	150.19	5.20	5.20	0.00	24.08	7.89	7.29	17.46	11,191.96
MARRIED COUPLE + 2 CHILDREN	158.34	3.12	5.20	0.00	48.16	15.78	8.70	21.16	13,543.92

Dependent child = <16 years old

Source: Personal Communication with Department of Social Security officials, June and July, 2024

Low-Income Families Earning One or Two National Minimum Wage/s and Receiving In-Work Benefit and Other Bonuses, Benefits and Allowances

NATIONAL MINIMUM WAGE AND IN-WORK BENEFIT + BONUSES, BENEFITS AND ALLOWANCES	NATIONAL MINIMUM WAGE (NMW)	SPECIAL BONUS (SPBO)	6 MONTHLY BONUS (6MBO)	SUPPLEMENTARY ALLOWANCE (SPA)	CHILDREN ALLOWANCE (CA)	CHILD ALLOWANCE SUPPLEMENT (CAS)	ENERGY BENEFIT (EB)	IN-WORK BENEFIT (IWB)	ADDITIONAL COST OF LIVING BENEFIT (ADCL)	ANNUAL (NET) TOTAL***
	WEEKLY									
HOUSEHOLD	€	€	€	€	€	€	€	€	€	€
SINGLE PARENT + 1 CHILD	213.54	4.66	5.20	0.00	24.08	7.89	5.85	29.82	5.82	14,326.52
SINGLE PARENT + 2 CHILDREN	213.54	4.66	5.20	0.00	48.16	15.78	7.29	59.64	8.73	17,765.80
MARRIED COUPLE + 1 CHILD*	213.54	4.66	5.20	0.00	24.08	7.89	7.29	15.01	12.47	13,977.08
MARRIED COUPLE + 2 CHILDREN*	213.54	4.66	5.20	0.00	48.16	48.16	8.70	30.02	16.63	16,709.68
MARRIED COUPLE + 2 CHILDREN**	427.08	9.32	10.40	0.00	18.54	15.78	0.00	33.10	10.58	25,069.20

Dependent child = <16 years old

*One parent on NMW. **Two parents on NMW. ***KIV Social Security Contribution has been deducted from the end result.

Source: Personal Communication with Department of Social Security officials, June and July, 2024

Low-Income Families Earning One National Minimum Wage and Receiving Tapering Benefit (1st year @75%) and Other Bonuses, Benefits and Allowances

NATIONAL MINIMUM WAGE AND TAPERING BENEFIT + BONUSES, BENEFITS AND ALLOWANCES	NATIONAL MINIMUM WAGE (NMW)	SPECIAL BONUS (SPBO)	6 MONTHLY BONUS (6MBO)	SUPPLEMENTARY ALLOWANCE (SPA)	CHILDREN ALLOWANCE (CA)	CHILD ALLOWANCE SUPPLEMENT (CAS)	ENERGY BENEFIT (EB)	TAPERING OF BENEFITS	ADDITIONAL COST OF LIVING BENEFIT (ADCL)	ANNUAL (NET) TOTAL**
HOUSEHOLD	€		€	€	€	€	€	€	€	€
SINGLE PERSON	213.54	4.66	5.20	10.80	0.00	0.00	4.40	100.42	2.01	16,623.36
SINGLE PARENT + 1 CHILD	213.54	4.66	5.20	0.00	24.08	7.89	5.85	106.53	4.66	18,255.12
SINGLE PARENT + 2 CHILDREN	213.54	4.66	5.20	0.00	48.16	15.78	7.29	112.64	7.60	20,463.04
MARRIED COUPLE + 1 CHILD*	213.54	4.66	5.20	0.00	24.08	7.89	7.29	112.64	9.19	18,883.28
MARRIED COUPLE + 2 CHILDREN*	213.54	4.66	5.20	0.00	48.16	15.78	8.70	118.75	12.94	21,131.76

WEEKLY

Dependent child = <16 years old

*One parent on NMW. **KIV Social Security Contribution has been deducted from the end result.

Source: Personal Communication with Department of Social Security officials, June and July, 2024

Elderly Person/s Receiving Guaranteed Minimum Pension and Other Bonuses, Benefits, Allowances and Grants

GUARANTEED MINIMUM PENSION + BONUSES, BENEFITS, ALLOWANCES AND GRANT (as applicable)	GUARANTEED MINIMUM PENSION LEVEL	COST OF LIVING BONUS (CLBO)	SPECIAL BONUS (SPBO)	6 MONTHLY BONUS (6MBO)	SUPPLEMENTARY ALLOWANCE (SPA)	CHILDREN ALLOWANCE (CA)	CHILD ALLOWANCE SUPPLEMENT (CAS)	ENERGY BENEFIT (EB)	ADDITIONAL COST OF LIVING BENEFIT (ADCL)	€300 OR €450 GRANT	€150 ADDITIONAL SUPPLEMENTARY ALLOWANCE	ANNUAL TOTAL
	€	€	€	€	€	€	€	€	€	€	€	€
HOUSEHOLD	172.97	21.53	3.12	5.20	10.35	0.00		4.40	2.77	150.00		11607.68
SINGLE PERSON/WIDOW (65-74 years)*	172.97	21.53	3.12	5.20	10.35	0.00		4.40	2.77	300.00	150.00	11907.68
SINGLE PERSON/WIDOW (75-79 years)**	172.97	21.53	3.12	5.20	10.35	0.00		4.40	2.77	450.00	150.00	12057.68
WIDOW + 1 DEPENDENT CHILD (65-74 years)*	182.97	21.53	3.12	5.20	0.00	24.08	7.89	5.85	6.47		150.00	13519.72
WIDOW + 2 DEPENDENT CHILDREN (65-74 years)*	192.97	21.53	3.12	5.20	0.00	48.16	15.78	7.29	10.27		150.00	15974.64
MARRIED COUPLE ONE PENSION (75-79 years)**	188.73	21.53	3.12	5.20	18.62			6.04	7.76	600.00	300.00	13952.00
MARRIED COUPLE ONE PENSION (80 years +)**	188.73	21.53	3.12	5.20	18.62			6.04	7.76	900.00	300.00	14252.00
MARRIED COUPLE TWO PENSIONS (75-79 years)**	345.94	21.53	6.24	10.40	0.00			0.00	4.66	600.00	300.00	21116.04
MARRIED COUPLE TWO PENSIONS (80 years +)**	345.94	21.53	6.24	10.40	0.00			0.00	4.66	900.00	300.00	21416.04

Dependent child = < 16 years old

*Where the pensioner is over the age of 65 a payment of €150 yearly as additional Supplementary Allowance is paid.**Where pensioner and/or spouse are over 75 and still residing in their home a yearly grant of €300 is paid. Moreover, persons over the age of 80 are being paid a yearly grant of €450.

Source: Personal Communication with Department of Social Security officials, June and July, 2024