

One Adult and Two Children (3 year girl and 10 year old boy)
Total weekly shortfall/discretionary income for the 5 different family
income situations from 2006 -2009

	2006	2007	2008	2009
Income Expenditure Scenario	Shortfall/ Discretionary Income €	Shortfall/ Discretionary Income €	Shortfall/ Discretionary Income €	Shortfall/ Discretionary Income €
Dependent on Social Welfare/no car	35.41 (shortfall)	2.90 (discretionary income)	7.47 (discretionary income)	21.08 (discretionary income)
Part-time worker (NMW) ¹ / car owner	49.24 (discretionary income)	96.90 (discretionary income)	98.58 (discretionary income)	124.37 (discretionary income)
Part-time worker (NMW)/ no car	83.41 (discretionary income)	130.64 (discretionary income)	133.92 (discretionary income)	152.65 (discretionary income)
Full-time worker (NMW)/ car owner	65.75 (shortfall)	16.36 (shortfall)	18.85 (shortfall)	12.95 (shortfall)
Full-time worker (NMW)/ no car	31.58 (shortfall)	17.38 (discretionary income)	16.49 (discretionary income)	15.33 (discretionary income)

Comments:

- In this study with the exception of 1 family type (full-time worker/car owner) all one adult and two children households have a discretionary income in 2009.
- Most significant improvements took place between 2006 and 2007 with 2 of the 3 families who had shortfalls in 2006 having discretionary incomes in 2007. This was due to an increase in the National Minimum Wage, the introduction of the Early Childcare Supplement and increases in Social Welfare Payments.

¹ NMW refers to working on the National Minimum Wage

- There was minimal change in the financial situation of this family type in 2008 due to inflation and no increase in the National Minimum Wage, with the full-time worker car owner for example having a slightly greater shortfall in 2008 than in 2007.
- In 2009 four of the five households in this category saw an improvement in their financial situation. The full time worker/no car however saw a very slight decrease in their discretionary income due to an increase in the cost of childcare and bus fares. The halving of the Early Childcare Supplement in May 2009 (which will be abolished at the end of 2009) has also had a negative impact on this household's income.
- In this study the cost of private childcare results in part-time workers faring better than those who work full-time. The actual cost of working full time is prohibitive when childcare costs and transport costs are factored in. Many parents are thus caught in a poverty trap unable to afford to work full-time. As a result parents may be forced into a situation of having to work part-time which can often be low-skilled, low waged work with little room for promotion.