

Two Adults and Two Children (10 year old girl and 15 year old girl)
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 €
Income from Unemployment Benefit (Jobseekers Benefit)	162.83 (shortfall)	126.94 (shortfall)	125.90 (shortfall)	101.01 (shortfall)
1 Full-time worker (NMW) ¹ / no car	64.34 (shortfall)	39.09 (shortfall)	48.79 (shortfall)	26.06 (shortfall)
1 Full-time worker (NMW)/ car owner	82.19 (shortfall)	55.21 (shortfall)	65.09 (shortfall)	31.56 (shortfall)
1 Full-time worker and 1 Part-time worker (NMW)/ no car	31.56 (shortfall)	44.26 (shortfall)	47.18 (shortfall)	29.67 (shortfall)
1 Full-time worker and 1 Part-time worker (NMW)/ car owner	49.37 (shortfall)	60.38 (shortfall)	63.48 (shortfall)	35.17 (shortfall)

Comments:

- In this study all households are faced with shortfalls in 2006, 2007, 2008 and 2009.
- Whilst there was a drop in the shortfall experienced by this household type between 2006 and 2007, this was not the case in 2008. 4 out of the 5 household types in this category recorded greater shortfalls in 2008 than in 2007. This can be accounted for by no increase in the National Minimum Wage and increased expenditure costs which have absorbed any increase in social welfare transfers that were given in budget 2008.
- In 2009 all households recorded a decrease in their weekly shortfall due to a drop in the cost of food, fuel and clothing.
- Our study shows that having an adolescent in the household places a significant financial burden on families. This household for example spend €30.85 more per week on food and €28.20 more per week on education than a household with two adults and two children aged 3 and 10. Despite a drop in the cost of living in 2009, a Minimum Essential Standard of Living is still out of reach for this household type.

¹ NMW refers to working on the National Minimum Wage