

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

	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
<b>Income Expenditure Scenario</b>	<b>Shortfall/ Discretionary Income €</b>	<b>Shortfall/ Discretionary Income €</b>	<b>Shortfall/ Discretionary Income €</b>	<b>Shortfall/ Discretionary Income €</b>
Income from Unemployment Benefit (Jobseekers Benefit)	47.30 (shortfall)	2.71 (discretionary income)	10.14 (discretionary income)	21.93 (discretionary income)
1 Full-time worker (NMW) <sup>1</sup> / no car	44.55 (discretionary income)	90.55 (discretionary income)	87.71 (discretionary income)	96.88 (discretionary income)
1 Full-time worker (NMW)/car owner	26.70 (discretionary income)	74.43 (discretionary income)	71.41 (discretionary income)	92.18 (discretionary income)
1 Full-time worker and 1 Part-time worker (NMW)/ no car	7.37 (discretionary income)	52.74 (discretionary income)	54.26 (discretionary income)	55.99 (discretionary income)
1 Full-time worker and 1 Part-time worker (NMW)/ car owner	10.48 (shortfall)	36.62 (discretionary income)	37.87 (discretionary income)	50.49 (discretionary income)

**Comments:**

- In this study improvements for all; with 2 of the 5 households who had shortfalls in 2006 moving to discretionary incomes in 2007.
- Most significant improvements took place between 2006 and 2007 as a result of the introduction of the Early Childcare Supplement, increases in Social Welfare payments and an increase in the National Minimum Wage.

<sup>1</sup> NMW refers to working on the National Minimum Wage rate

- Situation remained generally static in 2008, reflecting a more restrained budget in 2008 and the impact of increasing inflation with food and fuel for example increasing by 7.3% and 11.1% respectively between mid June 2007 and mid June 2008.
- In 2009 households saw an increase in their discretionary income, albeit minor in the case of the 1 full-time worker and 1 part-time worker/no car. The increase in discretionary income is due in part to a fall in the cost of living. Nevertheless, the cost of childcare, bus fares and education all recorded an increase in the period mid June 2008 – mid June 2009.