# **Comparison 2006-2009**

# Two Adults and Two Children (3 year old girl and 10 year old boy) Total weekly income, expenditure and shortfall for the 5 different family income situations<sup>1</sup> from 2006-2009

### 2006:

Income Expenditure	Total cash	Total ME	Shortfall/
Scenario <sup>2</sup>	income	Budget costs*	Discretionary Income
	€	€	€
Income from Unemployment			
Benefit (Jobseekers Benefit)	383. 25	430.55	47.30 (shortfall)
1 Full-time worker/ no car	494.60	450.05	
			44.55 (discretionary income)
1 Full-time worker/car owner	494.60	467.90	
			26.70 (discretionary income)
1 Full-time worker and 1 Part-	555.80	548.43	
time worker/ no car			7.37 (discretionary income)
1 Full-time worker and 1 Part-	555.80	566.28	
time worker/ car owner			10.48 (shortfall)

# 2007:

Income Expenditure Scenario	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Unemployment Benefit (Jobseekers Benefit)	453.10	450.39	2.71 (discretionary income)
1 Full-time worker/ no car	559.75	469.20	90.55 (discretionary income)
1 Full-time worker/car owner	559.75	485.32	74.43 (discretionary income)
1 Full-time worker and 1 Part- time worker/ no car	622.03	569.29	52.74 (discretionary income)
1 Full-time worker and 1 Part- time worker/ car owner	622.03	585.41	36.62 (discretionary income)

<sup>&</sup>lt;sup>1</sup> When calculating the Net cash income for each income scenario, income from Unemployment Benefit, Early Childcare Supplement, Family Income Supplement, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for a medical card was also considered

<sup>&</sup>lt;sup>2</sup> It should be noted that the relatively small improvement in the income of the household with a full time and a part time worker when compared with the income of the full time worker only is due to childcare costs and the scaling down of the secondary benefits (because of the additional wage)

<sup>\*</sup> Less healthcare costs where applicable

# 2008:

Income Expenditure Scenario	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Unemployment			
(Jobseekers) Benefit	482.56	472.42	10.14 (discretionary income)
1 Full-time worker/ no car			
	577.22	489.51	87.71 (discretionary income)
1 Full-time worker/car owner			
	577.22	505.81	71.41 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	646.41	592.15	54.26 (discretionary income)
1 Full-time worker and 1 Part-time			
worker/ car owner	646.41	608.54	37.87 (discretionary income)

### 2009:

2009:					
Income Expenditure Scenario	Total cash income <sup>3</sup> €	Total ME Budget costs* €	Shortfall/ Discretionary Income €		
Income from Unemployment (Jobseekers) Benefit	485.79	463.86	21.93 (discretionary income)		
1 Full-time worker/ no car	577.65	480.77	96.88 (discretionary income)		
1 Full-time worker/car owner	577.65	485.47	92.18 (discretionary income)		
1 Full-time worker and 1 Part- time worker/ no car	646.84	590.85	55.99 (discretionary income)		
1 Full-time worker and 1 Part- time worker/ car owner	646.84	596.35	50.49 (discretionary income)		

<sup>&</sup>lt;sup>3</sup> When calculating the Net cash income for each scenario, income where applicable from Unemployment benefit, Early Childcare Supplement, Family Income Supplement, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account. Eligibility for medical card was also considered \* Less health care costs where applicable