## Comparison 2006-2009 Two Adults and Two Children (10 year old girl and 15 year old girl) Total weekly income, expenditure and shortfall for the 5 different family income situations<sup>1</sup> from 2006-2009

Income Expenditure Scenario <sup>2</sup>	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Unemployment			
Benefit (Jobseekers Benefit)	384. 59	547. 42 162. 83 (shortfal	
1 Full-time worker/ no car	495.94	560.28	64.34 (shortfall)
1 Full-time worker/ car owner	495.94	578.13	82.19 (shortfall)
1 Full-time worker and 1 Part- time worker/ no car	557.14	588.70	31.56 (shortfall)
1 Full-time worker and 1 Part- time worker/ car owner	557.14	606.51	49.37 (shortfall) 49.38

## 2007:

Income Expenditure Scenario	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Unemployment Benefit (Jobseekers Benefit)	435.89	562.83	126.94 (shortfall)
1 Full-time worker/ no car	542.54	581.63	39.09 (shortfall)
1 Full-time worker/ car owner	542.54	597.75	55.21 (shortfall)
1 Full-time worker and 1 Part- time worker/ no car	602.80	647.06	44.26 (shortfall)
1 Full-time worker and 1 Part- time worker/ car owner	602.80	663.18	60.38 (shortfall)

<sup>&</sup>lt;sup>1</sup> When calculating the Net cash income for each scenario, income from Unemployment Benefit, 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.

 $<sup>^{2}</sup>$  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 Benefit (Jobseekers Benefit)	463.43	589.33	125.90 (shortfall)
1 Full-time worker/ no car	558.08	606.87	48.79 (shortfall)
1 Full-time worker/ car owner	558.08	623.17	65.09 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	627.28	674.46	47.18 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	627.28	690.76	63.48 (shortfall)

## 2009:

Income Expenditure Scenario	Total cash income <sup>3</sup> €	Total ME Budget costs* €	Shortfall/Discretionary Income €
Income from Unemployment Benefit (Jobseekers Benefit)	478.23	579.24	101.01 (shortfall)
1 Full-time worker/ no car	570.08	596.14	26.06 (shortfall)
1 Full-time worker/ car owner	570.08	601.64	31.56 (shortfall)
1 Full-time worker and 1 Part- time worker/ no car	636.69	666.36	29.67 (shortfall)
1 Full-time worker and 1 Part- time worker/ car owner	636.69	671.86	35.17 (shortfall)

<sup>&</sup>lt;sup>3</sup> When calculating the Net cash income for each scenario, income where applicable from Unemployment Benefit, 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.