

2006

Lone Parent and Two Children (3 year old girl and 10 year old boy) – Adult working full-time on NMW* - no entitlement to secondary benefits – Housing and Car costs excluded

Section 1A

ITEM	DESCRIPTION	COST	ITEM	DESCRIPTION	COST
Food	Total =	87.22	Education	School uniform, boy 10	2.67
Clothing	Woman	8.73		Stationery	0.639
	Girl, 3 years	6.08		School books	2.48
	Boy, 10 years	8.26		Miscellaneous	0.58
	Total =	23.07		Total =	6.37
			Transport (no car)	Weekly Bus Ticket	20.00
Personal Care	Over the counter healthcare	0.96		Other Bus fares	5.00
	Personal hygiene	11.92		Total =	25.00
	Cosmetics	1.40	Fuel	Gas costs	20.00
	Total =	14.28		Electricity costs	15.00
Health related costs¹	Total =	27.50		Total =	35.00
Household Goods	Lounge/ dining furniture	2.09	Personal costs	Trade Union fees	2.80
	Bed/bathroom furniture	2.60		Charity donations	2.00
	Floor coverings	3.56		Total =	4.80
	Textiles & soft furnishings	1.947	Childcare	Girl, 3 years	170.00
	Appliances gas/electric	2.297		Boy, 10 years	50.00
	Stationery/paper goods	0.538		Total =	220.00
	Kitchen & hardware	1.333	Savings/ contingencies	Life assurance	3.46
	Toilet paper/ cleaning materials	7.92		Savings	5.00
	Miscellaneous	2.17		Emergencies/ contingencies	5.00
	Total =	24.46		Total =	13.46
Household Services	Postage	0.26			
	Telephone	5.76			
	Television	8.14			
	Dry cleaning	0.29			
	Window Cleaning	1.15			
	Total =	15.60			
Social Inclusion & Participation	Newspapers, magazines, books	8.677			
	Sports goods	0.20			
	Toys & games	2.984			
	Seasonal items	0.30			
	Photography	0.52			
	Gardening	0.29			
	Sports & leisure activities	10.56			
	Outings	4.16			
	Holiday Expenses	13.06			
	Socialising	7.50			
	Total =	48.25		Total Weekly Expenditure	545.01

¹ Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card
Housing, Personal Costs and Childcare differ when the income scenario of the household changes.

* National Minimum Wage - Hourly Rate – €7.65 June 2006

Section 1B

Lone Mother and Two Children (3 year old girl and 10 year old boy)

Weekly Household Expenditure for the following income situations:

- In receipt of social welfare - no car
- 1 part-time worker – no car
- 1 full time worker – no car
- 1 part-time worker – car owner
- 1 full time worker – car owner
- 1 full time worker no benefits

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Lone Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week mid June 2006 prices						
Household Types	Dependent on SW/ no car	PART TIME worker/ no car	FULL TIME worker/ no car	PART TIME worker/ car owner	FULL TIME worker/ car owner	FULL TIME worker/ no benefits²
Food	87.22	87.22	87.22	87.22	87.22	87.22
Clothing	23.07	23.07	23.07	23.07	23.07	23.07
Personal Care	14.28	14.28	14.28	14.28	14.28	14.28
Health Related Costs	27.50	27.50	27.50	27.50	27.50	27.50
Household goods	24.46	24.46	24.46	24.46	24.46	24.46
Household services	15.60	15.60	15.60	15.60	15.60	15.60
Social inclusion and participation	48.25	48.25	48.25	48.25	48.25	48.25
Educational costs	6.37	6.37	6.37	6.37	6.37	6.37
Housing	26.80	63.48	67.62	63.48	67.62	Nil
Transport	25.00	25.00	25.00	59.17	59.17	25.00
Household Fuel	35.00	35.00	35.00	35.00	35.00	35.00
Personal costs	2.00	3.90	4.80	3.90	4.80	4.80
Childcare costs	00.00	82.50	220.00	82.50	220.00	220.00
Savings/ contingency costs	13.46	13.46	13.46	13.46	13.46	13.46
Total costs	349.01	470.09	612.63	504.26	646.80	545.01
Deduct health costs*	27.50	27.50	27.50	27.50	27.50	Nil
Total costs (less health care where applicable)	321.51	442.59	585.13	476.76	619.30	545.01

*Health costs are deducted for those who qualify for a medical card

2006

Lone mother and Two Children (3 year old girl and 10 year old boy)

Total weekly income, expenditure and shortfall/discretionary income for the 5 different family income situations³

Income Expenditure Scenario	Total cash income	Total ME Budget costs⁴	Shortfall/ Discretionary Income
Dependent on Social Welfare/no car	286.06	321.51	35.45 (shortfall)
Part-time worker/ car owner	526.00	476.76	49.24 (discretionary income)
Part-time worker/ no car	526.00	442.59	83.41 (discretionary income)
Full-time worker/ car owner	553.55	619.30	65.75 (shortfall)
Full-time worker/ no car	553.55	585.13	31.58 (shortfall)

³ When calculating the Net cash income for each income scenario, income from the One Parent Family Payment, Family Income Supplement, Fuel Allowance, Child Benefit, Back to School Clothing and Footwear Allowance and income from paid employment was taken into account where applicable. Eligibility for a medical card was also considered.

⁴ Less healthcare costs where applicable