

2006

Single Adult Male (age 25+) – Income from working Full Time on NMW * - no entitlement to secondary benefits –Housing and Car costs excluded

Section 1A

ITEM	DESCRIPTION	COST	ITEM	DESCRIPTION	COST
	Total =	72.17	Social Inclusion & Participation	Newspapers, magazines, books	8.346
Food				Audio	2.31
				Photography	0.32
Clothing	Man			Sports & leisure activities	7.02
	Total =	17.68		Outings	1.96
				Holiday Expenses	9.61
Personal Care	Over the counter healthcare	0.41		Socialising	15.00
	Personal hygiene	9.656		Total =	44.57
	Total =	10.07			
Health related costs¹			Education		Total = 2.31
	Total =	13.47			
Household Goods	Television & audio	0.33	Transport	Weekly bus ticket	20.00
	Textiles & soft furnishings	0.49		Other travel costs	6.00
	Appliances gas/electric	4.16		Total =	26.00
	Stationery/paper goods	0.40			
	Kitchen & hardware	1.606	Fuel	Gas costs	5.00
	Toilet paper/ cleaning materials	2.60		Electricity costs	3.00
	Miscellaneous	0.21		Total =	8.00
	Total =	9.80	Personal costs	Trade Union fees	2.80
Household Services	Postage	0.28		Donations to charity	2.00
	Telephone	10.51		Total =	4.80
	Internet access	5.00	Savings/ contingencies	Life assurance	3.46
	Television	8.14		Savings	10.00
	Dry cleaning	0.58		Emergencies/ contingencies	5.00
	Total =	24.51		Total =	18.46
				Total Weekly Expenditure	251.84

¹ Health related costs are deducted from total weekly expenditure where the household is entitled to a medical card.

Housing and Personal costs differ when the income scenario of the household changes.

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

Section 1B

Single Adult Male (age 25+)

Weekly Household Expenditure for the following income situations:

- Working full time on NMW – no car
- In receipt of Unemployment benefit – no car
- Working full time on NMW – no benefits

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL			
Single Male Adult (25+)			
Euro per week mid June 2006 prices			
Household Types	Working Full-time on NMW/ no car	In receipt of Unemployment Benefit/ no car	Working Full-time on NMW/ no benefits
Food	72.17	72.17	72.17
Clothing	17.68	17.68	17.68
Personal Care	10.07	10.07	10.07
Health Related Costs	13.47	13.47	13.47
Household goods	9.80	9.80	9.80
Household services	24.51	24.51	24.51
Social inclusion and participation	44.57	44.57	44.57
Educational Costs	2.31	2.31	2.31
Housing	130.00	130.00 ²	Nil
Transport	26.00	26.00	26.00
Household Fuel	8.00	8.00	8.00
Personal costs	4.80	2.00	4.80
Savings/ contingency costs	18.46	18.46	18.46
Total costs	381.84	379.04	251.84
Deduct health costs*	13.47	13.47	Nil
Total costs (less health care where applicable)	368.37	365.57	251.84
*Health costs are deducted for those who qualify for a medical card			

² It will be at the discretion of the Community Welfare Officer as to whether this individual will receive Supplementary Welfare Allowance of €107.00 towards paying rent. See Chapter 4 for more detail.

2006
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Total weekly income, expenditure and shortfall/discretionary income for the 2 different income situations³

Income Expenditure Scenario⁴	Total cash income	Total ME Budget costs⁵	Shortfall/ Discretionary Income
Income from F/T on NMW/ no car	286.88	368.37	81.49 (shortfall)
Dependent on Unemployment Benefit/ no car	272.80	365.57	92.77 (shortfall)

³ When calculating the Net cash income for each income scenario, income received from the Supplementary Welfare Allowance was taken into account, in the case of the single adult male dependent on Unemployment Benefit. Eligibility for medical card was also considered.

⁴ It should be noted that the similarity in incomes of the adult male working full time and that of the unemployed adult is due to a supplementary rent supplement of €107.00 per week. An unemployed male also receives Unemployment Benefit (Job seekers Benefit) of €165.80 per week.

⁵ Less healthcare costs where applicable