

2006

Two Parents and Two Children (3 year old girl and 10 year old boy) One adult working full-time on NMW\*  
 - No entitlement to secondary benefits – Housing and Car costs excluded

## Section 1A

ITEM	DESCRIPTION	COST	ITEM	DESCRIPTION	COST
<b>Food</b>	<b>Total =</b>	<b>102.89</b>	<b>Education</b>	School uniform, boy 10	2.67
<b>Clothing</b>	Woman	8.73		Stationery	0.639
	Man	7.00		School books	2.48
	Girl, 3 years	6.74		Miscellaneous	0.58
	Boy, 10 years	8.26		<b>Total =</b>	<b>6.37</b>
	<b>Total =</b>	<b>30.73</b>	<b>Transport (no car)</b>	Weekly bus ticket	40.00
<b>Personal Care</b>	Over the counter healthcare	0.96		Other bus fares	5.00
	Personal hygiene	19.84		<b>Total =</b>	<b>45.00</b>
	Cosmetics	1.65	<b>Fuel</b>	Gas costs	20.00
	<b>Total =</b>	<b>22.45</b>		Electricity costs	15.00
				<b>Total =</b>	<b>35.00</b>
<b>Health related costs<sup>1</sup></b>	<b>Total =</b>	<b>39.62</b>	<b>Personal costs</b>	Trade Union fees	2.80
<b>Household Goods</b>	Lounge/ dining furniture	2.09		Charity donations	2.00
	Bed/bathroom furniture	2.60		<b>Total =</b>	<b>4.80</b>
	Floor coverings	3.56	<b>Childcare</b>	Girl, 3 years	00.00
	Textiles & soft furnishings	1.957		Boy, 10 years	00.00
	Appliances gas/electric	2.427		<b>Total =</b>	<b>00.00</b>
	Stationery/paper goods	0.538	<b>Savings/ contingencies</b>	Life assurance	6.92
	Kitchen & hardware	1.373		Savings	10.00
	Toilet paper/ cleaning materials	12.01		Emergencies/ contingencies	10.00
	Miscellaneous	2.18		<b>Total =</b>	<b>26.92</b>
	<b>Total =</b>	<b>28.74</b>			
<b>Household Services</b>	Postage	0.26			
	Telephone	11.52			
	Television	8.14			
	Dry cleaning	0.58			
	Window Cleaning	1.15			
	<b>Total =</b>	<b>21.65</b>			
<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	8.857			
	Sports goods	0.20			
	Toys & games	3.624			
	Seasonal items	0.30			
	Photography	0.53			
	Gardening	0.29			
	Sports activities	15.46			
	Outings	5.77			
	Holiday Expenses	21.60			
	Socialising	14.42			
	<b>Total =</b>	<b>71.05</b>		<b>Total Weekly Expenditure</b>	<b>435.22</b>

<sup>1</sup> 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

### Two Parent and Two Children (3 year old girl and 10 year old boy)

#### Weekly Household Expenditure for the following income situations:

- In receipt of unemployment benefit
- 1 full time worker - no car
- 1 full time worker – car owner
- 1 full time worker and 1 part time worker – no car
- 1 full time worker and 1 part time worker – car owner
- 1 full time worker – no benefits

<b>CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL</b>						
Two Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week March-June 2006 prices						
<b>Household Types</b>	<b>In receipt of UNEMP. BENEFIT</b>	<b>With 1 F/T worker/ no car</b>	<b>With 1 F/T worker/ car owner</b>	<b>With 1 F/T &amp; 1 P/T worker/ no car</b>	<b>With 1 F/T &amp; 1 P/T worker/ car owner</b>	<b>With 1 F/T / no benefits</b>
Food	102.89	102.89	102.89	102.89	102.89	102.89
Clothing	30.73	30.73	30.73	30.73	30.73	30.73
Personal Care	22.45	22.45	22.45	22.45	22.45	22.45
Health Related Costs	39.62	39.62	39.62	39.62	39.62	39.62
Household goods	28.74	28.74	28.74	28.74	28.74	28.74
Household services	21.65	21.65	21.65	21.65	21.65	21.65
Social inclusion and participation	71.05	71.05	71.05	71.05	71.05	71.05
Educational costs	6.37	6.37	6.37	6.37	6.37	6.37
Housing	37.75	54.45	54.45	68.43	68.43	Nil
Transport	45.00	45.00	62.85	45.00	62.85	45.00
Household Fuel	35.00	35.00	35.00	35.00	35.00	35.00
Personal Costs	2.00	4.80	4.80	6.70	6.70	4.80
Childcare costs	00.00	00.00	00.00	82.50	82.50	Nil
Savings/ contingency costs	26.92	26.92	26.92	26.92	26.92	26.92
<b>Total costs</b>	<b>470.17</b>	<b>489.67</b>	<b>507.52</b>	<b>588.05</b>	<b>605.90</b>	<b>435.22</b>
Deduct health costs*	39.62	39.62	39.62	39.62	39.62	Nil
<b>Total costs (less health care where applicable)</b>	<b>430.55</b>	<b>450.05</b>	<b>467.90</b>	<b>548.43</b>	<b>566.28</b>	<b>435.22</b>
*Health costs are deducted for those who qualify for a medical card						

2006

**Two Parent 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 situations<sup>2</sup>**

<b>Income Expenditure Scenario<sup>3</sup></b>	<b>Total cash income</b>	<b>Total ME Budget costs<sup>4</sup></b>	<b>Shortfall/ Discretionary Income</b>
Income from Unemployment 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-time worker/ no car	555.80	548.43	7.37 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	555.80	566.28	10.48 (shortfall)

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<sup>2</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

<sup>3</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>4</sup> Less healthcare costs where applicable