

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 = 89.40 | Social Inclusion & Participation | Newspapers, magazines, books | Total = 48.88 | | |
| Clothing | Woman | Total = 22.22 | | Sports goods, | | | |
| | Man | | | Toys and games | | | |
| | Girl, 3 years | | | Seasonal items | | | |
| | Boy, 10 years | | | Photography | | | |
| Personal Care | Over the counter healthcare | Total = 14.37 | | Gardening | | | |
| | Personal Hygiene | | | Sports Activities | | | |
| | Cosmetics | | | Outings | | | |
| Health Related Costs¹ | | Total = 28.24 | | Education | | School Uniform, boy 10 | Total = 6.68 |
| | | | | | | Stationary | |
| | | School books | | | | | |
| Household Goods | Lounge/dining furniture | Total = 23.95 | Miscellaneous | | | | |
| | Bed/bathroom furniture | | Transport | Weekly bus ticket | Total = 26.44 | | |
| | Floor Coverings | | | Other bus fares | | | |
| | Textile and Soft Furnishings | | Fuel | Gas costs | Total = 42.91 | | |
| | Appliances gas/electric | | | Electricity Costs | | | |
| | Stationary/paper goods | | | Personal Costs | | Trade Union Fees | Total = 4.83 |
| | Kitchen and hardware | | | | | Charity Donations | |
| | Toilet paper/cleaning materials | | | | | Childcare | |
| Miscellaneous | Boy, 10 years | | | | | | |
| Household Services | Postage | Total = 15.27 | Savings/ Contingencies | Life assurance | Total = 13.54 | | |
| | Telephone | | | Savings | | | |
| | Television | | Emergencies/ contingencies | | | | |
| | Dry Cleaning | | | | | | |
| | Window Cleaning | | | | | | |

| | |
|---------------------------------|---------------|
| Total Weekly Expenditure | 558.05 |
|---------------------------------|---------------|

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 - €8.65

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 2007 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 benefits |
| Food | 89.40 | 89.40 | 89.40 | 89.40 | 89.40 | 89.40 |
| Clothing | 22.22 | 22.22 | 22.22 | 22.22 | 22.22 | 22.22 |
| Personal Care | 14.37 | 14.37 | 14.37 | 14.37 | 14.37 | 14.37 |
| Health Related Costs | 28.24 | 28.24 | 28.24 | 28.24 | 28.24 | 28.24 |
| Household goods | 23.95 | 23.95 | 23.95 | 23.95 | 23.95 | 23.95 |
| Household services | 15.27 | 15.27 | 15.27 | 15.27 | 15.27 | 15.27 |
| Social inclusion and participation | 48.88 | 48.88 | 48.88 | 48.88 | 48.88 | 48.88 |
| Educational costs | 6.68 | 6.68 | 6.68 | 6.68 | 6.68 | 6.68 |
| Housing | 31.27 | 70.02 | 74.60 | 70.02 | 74.60 | Nil |
| Transport | 26.44 | 26.44 | 26.44 | 60.18 | 60.18 | 26.44 |
| Household Fuel | 42.91 | 42.91 | 42.91 | 42.91 | 42.91 | 42.91 |
| Personal costs | 2.01 | 3.92 | 4.83 | 3.92 | 4.83 | 4.83 |
| Childcare costs | 00.00 | 83.00 | 221.32 | 83.00 | 221.32 | 221.32 |
| Savings/ contingency costs | 13.54 | 13.54 | 13.54 | 13.54 | 13.54 | 13.54 |
| Total costs | 365.18 | 488.84 | 632.65 | 522.58 | 666.39 | 558.05 |
| Deduct health costs* | 28.24 | 28.24 | 28.24 | 28.24 | 28.24 | Nil |
| Total costs (less health care where applicable) | 336.94 | 460.60 | 604.41 | 494.34 | 638.15 | 558.05 |
| *Health costs are deducted for those who qualify for a medical card | | | | | | |

2007

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 situations

| Income Expenditure Scenario | Total cash income² | Total ME Budget costs* | Shortfall/ Discretionary Income |
|------------------------------------|--------------------------------------|-------------------------------|--|
| Dependent on Social Welfare/no car | 339.84 | 336.94 | 2.90 (discretionary income) |
| Part-time worker/ car owner | 591.24 | 494.34 | 96.90 (discretionary income) |
| Part-time worker/ no car | 591.24 | 460.60 | 130.64 (discretionary income) |
| Full-time worker/ car owner | 621.79 | 638.15 | 16.36 (shortfall) |
| Full-time worker/ no car | 621.79 | 604.41 | 17.38 (discretionary income) |

² When calculating the total net income for each income scenario, income where applicable from One Parent Family Payment, Early Childcare Supplement, Family Income Supplement, Fuel Allowance, 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