

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
Food		Total = 105.46	Social Inclusion & Participation	Newspapers, magazines, books	Total = 71.97
Clothing	Woman	Total = 29.59		Sports goods, Toys and games	
	Man			Seasonal items	
	Girl, 3 years			Photography	
	Boy, 10 years		Gardening		
Personal Care	Over the counter healthcare	Total = 22.58	Sports Activities	Total = 6.68	
	Personal Hygiene		Outings		
	Cosmetics		Holiday Expenses		
Health Related Costs¹		Total = 40.69	Socialising	Total = 47.80	
			Education		School Uniform, boy 10
Household Goods	Lounge/dining furniture	Total = 28.14	Stationary	Total = 42.91	
	Bed/bathroom furniture		School books		
	Floor Coverings		Miscellaneous		
	Textile and Soft Furnishings		Transport	Weekly bus ticket	
	Appliances gas/electric			Other bus fares	
	Stationary/paper goods		Fuel	Gas costs	
	Kitchen and hardware			Electricity Costs	
	Toilet paper/cleaning materials		Personal Costs	Trade Union Fees	
Miscellaneous	Charity Donations				
Household Services	Postage	Total = 21.20	Childcare	Girl, 3 years	Total = 00.00
	Telephone			Boy, 10 years	
	Television		Savings/ Contingencies	Life assurance	Total = 27.08
	Dry Cleaning			Savings	
	Window Cleaning			Emergencies/ contingencies	

Total Weekly Expenditure	448.93
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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

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

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week Mid June 2007						
Household Types	In receipt of UNEMP. BENEFIT	With 1 F/T worker/ no car	With 1 F/T worker/ car owner	With 1 F/T & 1 P/T worker/ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T / no benefits
Food	105.46	105.46	105.46	105.46	105.46	105.46
Clothing	29.59	29.59	29.59	29.59	29.59	29.59
Personal Care	22. 58	22. 58	22. 58	22. 58	22. 58	22. 58
Health Related Costs	40.69	40.69	40.69	40.69	40.69	40.69
Household goods	28. 14	28. 14	28. 14	28. 14	28. 14	28. 14
Household services	21. 20	21. 20	21. 20	21. 20	21. 20	21. 20
Social inclusion and participation	71. 97	71. 97	71. 97	71. 97	71. 97	71. 97
Educational costs	6. 68	6. 68	6. 68	6. 68	6. 68	6. 68
Housing	44.97	60.96	60.96	76.14	76.14	Nil
Transport	47.80	47.80	63.92	47.80	63.92	47. 80
Household Fuel	42.91	42.91	42.91	42.91	42.91	42.91
Personal Costs	2. 01	4. 83	4. 83	6. 74	6. 74	4. 83
Childcare costs	00. 00	00. 00	00. 00	83.00	83.00	Nil
Savings/ contingency costs	27.08	27.08	27.08	27.08	27.08	27.08
Total costs	491.08	509.89	526.01	609.98	626.10	448.93
Deduct health costs*	40.69	40.69	40.69	40.69	40.69	Nil
Total costs (less health care where applicable)	450.39	469.20	485.32	569.29	585.41	448.93
*Health costs are deducted for those who qualify for a medical card						

2007

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**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
Income from Unemployment Benefit (jobseekers benefit)	453.10	450.39	2.71 (discretionary income)
1 Full-time worker/ no car	559.75	469.20	90.55 (discretionary income)
1 Full-time worker/car owner	559.75	485.32	74.43 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	622.03	569.29	52.74 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	622.03	585.41	36.62(discretionary income)

² 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

* Less health care costs where applicable