

Two parents and Two Children (10 year old girl and 15 year old girl)
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 = 135.20	Social Inclusion & Participation	Newspapers, magazines, books Sports goods, Toys and games Seasonal items Photography Gardening Sports Activities Outings Holiday Expenses Socialising	Total = 95.83
Clothing	Woman Man Girl, 10 years Girl, 15 years	Total = 39.75	Education	School Uniform, 10&15 Stationary School books Miscellaneous	Total = 32.04
Personal Care	Over the counter healthcare Personal Hygiene Cosmetics	Total = 30.46	Transport	Weekly bus ticket Other bus fares	Total = 47.80
Health Related Costs¹		Total = 41.69	Fuel	Gas costs Electricity Costs	Total = 45.36
Household Goods	Lounge/dining furniture Bed/bathroom furniture Floor Coverings Textile and Soft Furnishings Appliances gas/electric Stationary/paper goods Kitchen and hardware Toilet paper/cleaning materials Miscellaneous	Total = 30.22	Personal Costs	Trade Union Fees Charity Donations	Total = 3.82
Household Services	Postage Telephone Television Dry Cleaning Window Cleaning	Total = 26.84	Childcare	Girl, 3 years Boy, 10 years	Total = 00.00
			Pet Costs		Total = 6.27
			Savings/ contingencies	Life assurance Savings Emergencies/ contingencies	Total = 27.08

Total Weekly Expenditure	562.36
---------------------------------	---------------

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 (10 year old girl and 15 year old girl)

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 (10 yr old girl and 15 yr old girl)						
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 worker/ no benefits
Food	135.20	135.20	135.20	135.20	135.20	135.20
Clothing	39.75	39.75	39.75	39.75	39.75	39.75
Personal Care	30.46	30.46	30.46	30.46	30.46	30.46
Health Related Costs	41.69	41.69	41.69	41.69	41.69	41.69
Household goods	30.22	30.22	30.22	30.22	30.22	30.22
Household services	26.84	26.84	26.84	26.84	26.84	26.84
Social inclusion and participation	95.83	95.83	95.83	95.83	95.83	95.83
Educational costs	32.04	32.04	32.04	32.04	32.04	32.04
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	45.36	45.36	45.36	45.36	45.36	45.36
Personal costs	1.01	3.82	3.82	5.73	5.73	3.82
Childcare costs	00.00	00.00	00.00	12.58	12.58	Nil
Pet Costs	6.27	6.27	6.27	6.27	6.27	6.27
Savings/ contingency costs	27.08	27.08	27.08	27.08	27.08	27.08
Total costs	604.52	623.32	639.44	652.99	669.11	562.36
Deduct health costs*	41.69	41.69	41.69	5.93 ²	5.93 ³	Nil
Total costs (less health care where applicable)	562.83	581.63	597.75	647.06	663.18	562.36

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

² As this family only qualifies for a GP Visit Card, that covers their GP visits only, the weekly cost of GP visits are deducted. The figure €5.93 was calculated on the basis of 6 GP visits per year at a cost of €50.00 per visit+2.7% to take into account 2007 inflation rates.

³ As this family only qualifies for a GP Visit Card, that covers their GP visits only, the weekly cost of GP visits are deducted. The figure €5.93 was calculated on the basis of 6 GP visits per year at a cost of €50.00 per visit+2.7% to take into account 2007 inflation rates.

2007

Two Parent and Two Children (10 year old girl and 15 year old girl)

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

Income Expenditure Scenario	Total cash income⁴	Total ME Budget costs*	Shortfall/Discretionary Income
Income from Unemployment Benefit (jobseekers benefit)	435.89	562.83	126.94 (shortfall)
1 Full-time worker/ no car	542.54	581.63	39.09 (shortfall)
1 Full-time worker/ car owner	542.54	597.75	55.21 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	602.80	647.06	44.26 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	602.80	663.18	60.38 (shortfall)

⁴ When calculating the Net cash income for each scenario, income where applicable from Unemployment Benefit, 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.