

June 2008

One Adult 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=€5.93	Social Inclusion & Participation	Newspapers, magazines, books	Total=€49.81	
Clothing	Woman	Total=€21.53		Sports goods,		
	Man			Toys and games		
	Girl, 3 years			Seasonal items		
	Boy, 10 years		Photography			
Personal Care	Over the counter healthcare	Total=€14.80	Gardening	Education	Total=€7.11	
	Personal Hygiene		Sports Activities			
	Cosmetics		Outings			
Health Related Costs¹		Total=€29.96	Holiday Expenses	Transport	Total=€28.39	
			Socialising			
Household Goods	Lounge/dining furniture	Total=€23.73	School Uniform, boy 10	Fuel	Total=€47.67	
	Bed/bathroom furniture		Stationary			
	Floor Coverings		School books	Personal Costs	Total=€4.97	
	Textile and Soft Furnishings		Miscellaneous			
	Appliances gas/electric		Childcare	Total=€227.96	Savings/ Contingencies	Total=13.95
	Stationary/paper goods					
	Kitchen and hardware		Boy, 10 years	Life assurance		
	Toilet paper/cleaning materials				Savings	
Miscellaneous		Emergencies/ contingencies				
Household Services	Postage	Total=€15.13				
	Telephone					
	Television					
	Dry Cleaning					
	Window Cleaning					

Total Weekly Expenditure	€580.94
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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

One Adult 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 2008 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	95.93	95.93	95.93	95.93	95.93	95.93
Clothing	21.53	21.53	21.53	21.53	21.53	21.53
Personal Care	14.80	14.80	14.80	14.80	14.80	14.80
Health Related Costs	29.96	29.96	29.96	29.96	29.96	29.96
Household goods	23.73	23.73	23.73	23.73	23.73	23.73
Household services	15.13	15.13	15.13	15.13	15.13	15.13
Social inclusion and participation	49.81	49.81	49.81	49.81	49.81	49.81
Educational costs	7.11	7.11	7.11	7.11	7.11	7.11
Housing	34.07	73.18	77.76	73.18	77.76	Nil
Transport	28.39	28.39	28.39	63.73	63.73	28.39
Household Fuel	47.67	47.67	47.67	47.67	47.67	47.67
Personal costs	2.07	4.04	4.97	4.04	4.97	4.97
Childcare costs	00.00	85.49	227.96	85.49	227.96	227.96
Savings/ contingency costs	13.95	13.95	13.95	13.95	13.95	13.95
Total costs	384.15	510.72	658.70	546.06	694.04	580.94
Deduct health costs*	29.96	29.96	29.96	29.96	29.96	Nil
Total costs (less health care where applicable)	354.19	480.76	628.74	516.10	664.08	580.94
*Health costs are deducted for those who qualify for a medical card						

One Adult 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	361.66	354.19	7.47 (discretionary income)
Part-time worker/ car owner	614.68	516.10	98.58 (discretionary income)
Part-time worker/ no car	614.68	480.76	133.92 (discretionary income)
Full-time worker/ car owner	645.23	664.08	18.85 (shortfall)
Full-time worker/ no car	645.23	628.74	16.49 (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