

June 2008

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=€145.07	Social Inclusion & Participation	Newspapers, magazines, books	Total=€97.65
Clothing	Woman	Total=€38.52		Sports goods, Toys and games	
	Man			Seasonal items	
	Girl, 10 years			Photography	
	Girl, 15 years		Gardening		
Personal Care	Over the counter healthcare	Total=€31.37	Sports Activities	Total=€34.10	
	Personal Hygiene		Outings		
	Cosmetics		Holiday Expenses		
Health Related Costs¹		Total=€44.23	Education	School Uniform, 10&15 Stationary	Total=€51.39
Household Goods	Lounge/dining furniture	Total=€29.95	School books		
	Bed/bathroom furniture		Miscellaneous		
	Floor Coverings		Transport	Weekly bus ticket	Total=€50.39
	Textile and Soft Furnishings			Other bus fares	
	Appliances gas/electric		Fuel	Gas costs	Total=€3.93
	Stationary/paper goods			Electricity Costs	
	Kitchen and hardware		Personal Costs	Trade Union Fees	Total=€0.00
	Toilet paper/cleaning materials			Charity Donations	
Miscellaneous	Childcare	Girl, 3 years	Total=€6.39		
Household Services	Postage	Total=€26.60		Boy, 10 years	
	Telephone		Pet Costs	Total=€27.89	
	Television				
	Dry Cleaning		Life assurance		
Window Cleaning		Savings			
			Emergencies/contingencies		

Total Weekly Expenditure	€587.48
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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 (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 2008						
Household Types	In receipt of UNEMP (jobseekers). 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	145.07	145.07	145.07	145.07	145.07	145.07
Clothing	38.52	38.52	38.52	38.52	38.52	38.52
Personal Care	31.37	31.37	31.37	31.37	31.37	31.37
Health Related Costs	44.23	44.23	44.23	44.23	44.23	44.23
Household goods	29.95	29.95	29.95	29.95	29.95	29.95
Household services	26.60	26.60	26.60	26.60	26.60	26.60
Social inclusion and participation	97.65	97.65	97.65	97.65	97.65	97.65
Educational costs	34.10	34.10	34.10	34.10	34.10	34.10
Housing	48.97	63.62	63.62	78.34	78.34	Nil
Transport	51.39	51.39	67.69	51.39	67.69	51.39
Household Fuel	50.39	50.39	50.39	50.39	50.39	50.39
Personal costs	1.04	3.93	3.93	5.90	5.90	3.93
Childcare costs	00.00	00.00	00.00	12.96	12.96	Nil
Pet Costs	6.39	6.39	6.39	6.39	6.39	6.39
Savings/ contingency costs	27.89	27.89	27.89	27.89	27.89	27.89
Total costs	633.56	651.10	667.40	680.75	697.05	587.48
Deduct health costs*	44.23	44.23	44.23	6.29 ²	6.29 ³	Nil
Total costs (less health care where applicable)	589.33	606.87	623.17	674.46	690.76	587.48
*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 of €6.29 was calculated by increasing last years figure of 5.93 by 6.1% to take into account the 2008 inflation rate for health.

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 of €6.29 was calculated by increasing last years figure of 5.93 by 6.1% to take into account the 2008 inflation rate for health.

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 income ⁴ €	Total ME Budget costs* €	Shortfall/Discretionary Income €
Income from Unemployment Benefit (jobseekers benefit)	463.43	589.33	125.90 (shortfall)
1 Full-time worker/ no car	558.08	606.87	48.79 (shortfall)
1 Full-time worker/ car owner	558.08	623.17	65.09 (shortfall)
1 Full-time worker and 1 Part-time worker/ no car	627.28	674.46	47.18 (shortfall)
1 Full-time worker and 1 Part-time worker/ car owner	627.28	690.76	63.48 (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.