

## 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	
<b>Food</b>		<b>Total=€13.16</b>	<b>Social Inclusion &amp; Participation</b>	Newspapers, magazines, books	<b>Total=€73.34</b>	
<b>Clothing</b>	Woman	<b>Total=€28.67</b>		Sports goods,		
	Man			Toys and games		
	Girl, 3 years			Seasonal items		
	Boy, 10 years			Photography		
<b>Personal Care</b>	Over the counter healthcare	<b>Total=€23.26</b>	Gardening			
	Personal Hygiene		Sports Activities			
	Cosmetics		Outings			
<b>Health Related Costs<sup>1</sup></b>		<b>Total=€43.17</b>	Holiday Expenses	<b>Total=€7.11</b>		
			Socialising			
<b>Household Goods</b>	Lounge/dining furniture	<b>Total=€27.89</b>	<b>Education</b>	School Uniform, boy 10	<b>Total=€7.11</b>	
	Bed/bathroom furniture		Stationary			
	Floor Coverings		School books			
	Textile and Soft Furnishings		Miscellaneous			
	Appliances gas/electric			<b>Transport</b>	Weekly bus ticket	<b>Total=€51.39</b>
	Stationary/paper goods			Other bus fares		
	Kitchen and hardware			<b>Fuel</b>	Gas costs	<b>Total=€47.67</b>
	Toilet paper/cleaning materials			Electricity Costs		
Miscellaneous		<b>Personal Costs</b>	Trade Union Fees	<b>Total=€4.97</b>		
		Charity Donations				
<b>Household Services</b>	Postage	<b>Total=€21.00</b>	<b>Childcare</b>	Girl, 3 years	<b>Total=€00.00</b>	
	Telephone		Boy, 10 years			
	Television			<b>Savings/Contingencies</b>	Life assurance	<b>Total=€27.89</b>
	Dry Cleaning			Savings		
	Window Cleaning			Emergencies/contingencies		

<b>Total Weekly Expenditure</b>	<b>€469.52</b>
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<sup>1</sup> 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

<b>CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL</b>						
Two Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week Mid June 2008						
<b>Household Types</b>	<b>In receipt of UNEMP (jobseekers). BENEFIT</b>	<b>With 1 F/T worker/ no car</b>	<b>With 1 F/T worker/ car owner</b>	<b>With 1 F/T &amp; 1 P/T worker/ no car</b>	<b>With 1 F/T &amp; 1 P/T worker/ car owner</b>	<b>With 1 F/T / no benefits</b>
Food	113.16	113.16	113.16	113.16	113.16	113.16
Clothing	28.67	28.67	28.67	28.67	28.67	28.67
Personal Care	23.26	23.26	23.26	23.26	23.26	23.26
Health Related Costs	43.17	43.17	43.17	43.17	43.17	43.17
Household goods	27.89	27.89	27.89	27.89	27.89	27.89
Household services	21.00	21.00	21.00	21.00	21.00	21.00
Social inclusion and participation	73.34	73.34	73.34	73.34	73.34	73.34
Educational costs	7.11	7.11	7.11	7.11	7.11	7.11
Housing	48.97	63.16	63.16	78.34	78.43	Nil
Transport	51.39	51.39	67.69	51.39	67.69	51.39
Household Fuel	47.67	47.67	47.67	47.67	47.67	47.67
Personal Costs	2.07	4.97	4.97	6.94	6.94	4.97
Childcare costs	00.00	00.00	00.00	85.49	85.49	Nil
Savings/ contingency costs	27.89	27.89	27.89	27.89	27.89	27.89
<b>Total costs</b>	<b>515.59</b>	<b>532.68</b>	<b>548.98</b>	<b>635.32</b>	<b>651.71</b>	<b>469.52</b>
Deduct health costs*	43.17	43.17	43.17	43.17	43.17	Nil
<b>Total costs (less health care where applicable)</b>	<b>472.42</b>	<b>489.51</b>	<b>505.81</b>	<b>592.15</b>	<b>608.54</b>	<b>469.52</b>
*Health costs are deducted for those who qualify for a medical card						

**Two Parent 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**

<b>Income Expenditure Scenario</b>	<b>Total cash income<sup>2</sup> €</b>	<b>Total ME Budget costs* €</b>	<b>Shortfall/ Discretionary Income €</b>
Income from Unemployment (jobseekers) Benefit	482.56	472.42	10.14 (discretionary income)
1 Full-time worker/ no car	577.22	489.51	87.71 (discretionary income)
1 Full-time worker/car owner	577.22	505.81	71.41 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	646.41	592.15	54.26 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	646.41	608.54	37.87 (discretionary income)

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<sup>2</sup> 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