

June 2009

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=€92.76	Social Inclusion & Participation	Newspapers, magazines, books	Total=€49.61
Clothing	Woman	Total=€18.90		Sports goods, Toys and games	
	Man			Seasonal items	
	Girl, 3 years			Photography	
	Boy, 10 years		Gardening		
Personal Care	Over the counter healthcare	Total=€16.06	Sports Activities	Total=€7.43	
	Personal Hygiene		Outings		
	Cosmetics		Holiday Expenses		
Health Related Costs¹		Total=€30.98	Socialising	Total=€31.56	
					School Uniform, boy 10
Household Goods	Lounge/dining furniture	Total=€22.97	Stationary	Total=€35.47	
	Bed/bathroom furniture		School books		
	Floor Coverings		Miscellaneous		
	Textile and Soft Furnishings		Total=€31.56	Weekly bus ticket	
	Appliances gas/electric			Other bus fares	
	Stationary/paper goods			Total=€35.47	Gas costs
	Kitchen and hardware				Electricity Costs
Toilet paper/cleaning materials	Total=€5.39	Trade Union Fees			
Miscellaneous		Charity Donations			
Household Services	Postage	Total=€14.65	Childcare	Total=€247.34	
	Telephone				Girl, 3 years
	Television		Boy, 10 years		
	Dry Cleaning		Total=15.14	Savings/ Contingencies	Life assurance
	Window Cleaning				
			Emergencies/ contingencies		

Total Weekly Expenditure	€558.26
---------------------------------	----------------

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 2009 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	92.76	92.76	92.76	92.76	92.76	92.76
Clothing	18.90	18.90	18.90	18.90	18.90	18.90
Personal Care	16.06	16.06	16.06	16.06	16.06	16.06
Health Related Costs	30.98	30.98	30.98	30.98	30.98	30.98
Household goods	22.97	22.97	22.97	22.97	22.97	22.97
Household services	14.65	14.65	14.65	14.65	14.65	14.65
Social inclusion and participation	49.61	49.61	49.61	49.61	49.61	49.61
Educational costs	7.43	7.43	7.43	7.43	7.43	7.43
Housing	34.63	74.59	79.17	74.59	79.17	Nil
Transport	31.56	31.56	31.56	59.84	59.84	31.56
Household Fuel	35.47	35.47	35.47	35.47	35.47	35.47
Personal costs	2.25	4.38	5.39	4.38	5.39	5.39
Childcare costs	00.00	92.76	247.34	92.76	247.34	247.34
Savings/ contingency costs	15.14	15.14	15.14	15.14	15.14	15.14
Total costs	372.41	507.26	667.43	535.54	695.71	588.26
Deduct health costs*	30.98	30.98	30.98	30.98	30.98	Nil
Total costs (less health care where applicable)	341.43	476.28	636.45	504.56	664.73	588.26
*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	362.51	341.43	21.08 (discretionary income)
Part-time worker/ car owner	628.93	504.56	124.37 (discretionary income)
Part-time worker/ no car	628.93	476.28	152.65 (discretionary income)
Full-time worker/ car owner	651.78	664.73	12.95 (shortfall)
Full-time worker/ no car	651.78	636.45	15.33 (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