

**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**

| <b>Item</b>                 | <b>Description</b>  | <b>Cost</b>          | <b>Item</b>                                 | <b>Description</b>   | <b>Cost</b>         |
|-----------------------------|---|----------------------|---|--|---------------------|
| <b>Food</b>                 |   | <b>Total=€140.28</b> | <b>Social Inclusion &amp; Participation</b> | Newspapers, magazines, books   | <b>Total=€97.26</b> |
| <b>Clothing</b>             | Woman<br>Man<br>Girl, 10 years<br>Girl, 15 years                      | <b>Total=€33.82</b>  |   | Sports goods,<br>Toys and games<br>Seasonal items<br>Photography<br>Gardening<br>Sports Activities<br>Outings<br>Holiday Expenses<br>Socialising |                     |
| <b>Personal Care</b>        | Over the counter healthcare<br>Personal Hygiene<br>Cosmetics          | <b>Total=€34.04</b>  | <b>Education</b>                            | School Uniform, 10&15<br>Stationary<br>School books<br>Miscellaneous   | <b>Total=€35.63</b> |
| <b>Health Related Costs</b> |   | <b>Total=€45.73</b>  | <b>Transport</b>                            | Weekly bus ticket<br>Other bus fares   | <b>Total=€58.06</b> |
| <b>Household Goods</b>      | Lounge/dining furniture   | <b>Total=€28.99</b>  | <b>Fuel</b>                                 | Gas costs<br>Electricity Costs   | <b>Total=€37.49</b> |
|                             | Bed/bathroom furniture  |                      | <b>Personal Costs</b>                       | Trade Union Fees<br>Charity Donations  | <b>Total=€4.26</b>  |
|                             | Floor Coverings   |                      | <b>Childcare</b>                            | Girl, 3 years<br>Boy, 10 years   | <b>Total=€0.00</b>  |
|                             | Textile and Soft Furnishings  |                      | <b>Pet Costs</b>                            |  | <b>Total=€6.36</b>  |
|                             | Appliances gas/electric   |                      | <b>Savings/ contingencies</b>               | Life assurance<br>Savings<br>Emergencies/<br>contingencies   | <b>Total=€30.26</b> |
|                             | Stationary/paper goods  |                      |   |  |                     |
| <b>Household Services</b>   | Postage<br>Telephone<br>Television<br>Dry Cleaning<br>Window Cleaning | <b>Total=€25.75</b>  |   |  |                     |

|                                 |                |
|---------------------------------|----------------|
| <b>Total Weekly Expenditure</b> | <b>€577.93</b> |
|---------------------------------|----------------|

## 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 2009                                     |   |                           |                              |  |   |                                |
| 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 <sup>1</sup> | With 1 F/T & 1 P/T worker/ car owner <sup>2</sup> | With 1 F/T worker/ no benefits |
| Food  | 140.28                                    | 140.28                    | 140.28                       | 140.28   | 140.28  | 140.28                         |
| Clothing  | 33.82                                     | 33.82                     | 33.82                        | 33.82  | 33.82   | 33.82                          |
| Personal Care   | 34.04                                     | 34.04                     | 34.04                        | 34.04  | 34.04   | 34.04                          |
| Health Related Costs  | 45.73                                     | 45.73                     | 45.73                        | 45.73  | 45.73   | 45.73                          |
| Household goods   | 28.99                                     | 28.99                     | 28.99                        | 28.99  | 28.99   | 28.99                          |
| Household services  | 25.75                                     | 25.75                     | 25.75                        | 25.75  | 25.75   | 25.75                          |
| Social inclusion and participation                              | 97.26                                     | 97.26                     | 97.26                        | 97.26  | 97.26   | 97.26                          |
| Educational costs   | 35.63                                     | 35.63                     | 35.63                        | 35.63  | 35.63   | 35.63                          |
| Housing   | 50.17                                     | 63.94                     | 63.94                        | 78.73  | 78.73   | Nil                            |
| Transport   | 58.06                                     | 58.06                     | 63.56                        | 58.06  | 63.56   | 58.06                          |
| Household Fuel  | 37.49                                     | 37.49                     | 37.49                        | 37.49  | 37.49   | 37.49                          |
| Personal costs  | 1.13                                      | 4.26                      | 4.26                         | 6.40   | 6.40  | 4.26                           |
| Childcare costs   | 00.00                                     | 00.00                     | 00.00                        | 14.06  | 14.06   | Nil                            |
| Pet Costs   | 6.36                                      | 6.36                      | 6.36                         | 6.36   | 6.36  | 6.36                           |
| Savings/ contingency costs                                      | 30.26                                     | 30.26                     | 30.26                        | 30.26  | 30.26   | 30.26                          |
| <b>Total costs</b>  | <b>624.97</b>                             | <b>641.87</b>             | <b>647.37</b>                | <b>672.86</b>                                  | <b>678.36</b>                                     | <b>577.93</b>                  |
| Deduct health costs*  | 45.73                                     | 45.73                     | 45.73                        | 6.50   | 6.50  | Nil                            |
| <b>Total costs (less health care where applicable)</b>          | <b>579.24</b>                             | <b>596.14</b>             | <b>601.64</b>                | <b>666.36</b>                                  | <b>671.86</b>                                     | <b>577.93</b>                  |

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

<sup>1</sup> 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 is based on the cost of 6 GP visits per year with the average cost of each visit being €6.00. The figure of €6.50 was calculated by increasing last years figure of €6.29 by 3.4% to take into account the mid June 2008 – mid June 2009 inflation rate for health.

<sup>2</sup> 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 is based on the cost of 6 GP visits per year with the average cost of each visit being €6.00. The figure of €6.50 was calculated by increasing last years figure of €6.29 by 3.4% to take into account the mid June 2008 – mid June 2009 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 <sup>3</sup><br>€ | Total ME Budget costs*<br>€ | Shortfall/Discretionary Income<br>€ |
|---|-------------------------------------|-----------------------------|-------------------------------------|
| Income from Unemployment Benefit (Jobseekers Benefit) | 478.23                              | 579.24                      | 101.01<br>(shortfall)               |
| 1 Full-time worker/ no car                            | 570.08                              | 596.14                      | 26.06<br>(shortfall)                |
| 1 Full-time worker/ car owner                         | 570.08                              | 601.64                      | 31.56<br>(shortfall)                |
| 1 Full-time worker and 1 Part-time worker/ no car     | 636.69                              | 666.36                      | 29.67<br>(shortfall)                |
| 1 Full-time worker and 1 Part-time worker/ car owner  | 636.69                              | 671.86                      | 35.17<br>(shortfall)                |

<sup>3</sup> 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.