

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		
Food		Total=€109.43	Social Inclusion & Participation	Newspapers, magazines, books	Total=€73.05		
Clothing	Woman	Total=€25.17		Sports goods,			
	Man			Toys and games			
	Girl, 3 years			Seasonal items			
	Boy, 10 years			Photography			
Personal Care	Over the counter healthcare	Total=€25.24	Gardening	Sports Activities			
	Personal Hygiene		Outings				
	Cosmetics		Holiday Expenses				
Health Related Costs¹		Total=€44.64	Education	School Uniform, boy 10	Total=€7.43		
				Stationary			
Household Goods	Lounge/dining furniture	Total=€27.00	School books				
	Bed/bathroom furniture		Miscellaneous				
	Floor Coverings		Transport	Weekly bus ticket	Total=€58.06		
	Textile and Soft Furnishings			Other bus fares			
	Appliances gas/electric			Fuel		Gas costs	Total=€35.47
	Stationary/paper goods					Electricity Costs	
	Kitchen and hardware		Personal Costs		Trade Union Fees	Total=€5.39	
	Toilet paper/cleaning materials			Charity Donations			
Miscellaneous	Childcare	Girl, 3 years	Total=€0.00				
		Boy, 10 years					
Household Services	Postage	Total=€20.33	Savings/Contingencies	Life assurance	Total=€30.26		
	Telephone			Savings			
	Television			Emergencies/contingencies			
	Dry Cleaning						
	Window Cleaning						

Total Weekly Expenditure	€461.47
---------------------------------	----------------

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 (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

CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL						
Two Parent and Two Children (3 yr old girl and 10 yr old boy)						
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	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T / no benefits
Food	109.43	109.43	109.43	109.43	109.43	109.43
Clothing	25.17	25.17	25.17	25.17	25.17	25.17
Personal Care	25.24	25.24	25.24	25.24	25.24	25.24
Health Related Costs	44.64	44.64	44.64	44.64	44.64	44.64
Household goods	27.00	27.00	27.00	27.00	27.00	27.00
Household services	20.33	20.33	20.33	20.33	20.33	20.33
Social inclusion and participation	73.05	73.05	73.05	73.05	73.05	73.05
Educational costs	7.43	7.43	7.43	7.43	7.43	7.43
Housing	50.17	63.94	63.94	79.12	79.12	Nil
Transport	58.06	58.06	63.56	58.06	63.56	58.06
Household Fuel	35.47	35.47	35.47	35.47	35.47	35.47
Personal Costs	2.25	5.39	5.39	7.53	7.53	5.39
Childcare costs	00.00	00.00	00.00	92.76	92.76	Nil
Savings/ contingency costs	30.26	30.26	30.26	30.26	30.26	30.26
Total costs	508.50	525.41	530.91	635.49	640.89	461.47
Deduct health costs*	44.64	44.64	44.64	44.64	44.64	Nil
Total costs (less health care where applicable)	463.86	480.77	485.47	590.85	596.35	461.47
*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

Income Expenditure Scenario	Total cash income² €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Unemployment (Jobseekers) Benefit	485.79	463.86	21.93 (discretionary income)
1 Full-time worker/ no car	577.65	480.77	96.88 (discretionary income)
1 Full-time worker/car owner	577.65	485.47	92.18 (discretionary income)
1 Full-time worker and 1 Part-time worker/ no car	646.84	590.85	55.99 (discretionary income)
1 Full-time worker and 1 Part-time worker/ car owner	646.84	596.35	50.49 (discretionary income)

² 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