

June 2010

Two parents and Two Children (10 year old girl and 15 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		132.73	Social Inclusion & Participation	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	100.62
Clothing	Woman Man Girl, 10 years boy, 15 years Dry Cleaning	30.38	Education	Uniforms (10 & 15 year old), Books, Stationary & Miscellaneous items	20.91
Personal Care	Personal Hygiene Cosmetics	27.25	Transport	30 Day Rambler Ticket Other bus tickets	51.36
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	10.20	Household Fuel	Gas ESB	39.34
Household Goods	Lounge/dining furniture Bed/bathroom furniture Floor Coverings Textile and Soft Furnishings Appliances gas/electric Stationary/paper goods Kitchen and hardware Toilet paper/cleaning materials Miscellaneous	28.28	Personal Costs	Trade Union Fees Charity Donations	4.95
Household Services	Window Cleaning Waste services, Boiler Service	8.61	Childcare		00.00
Communications	Postage, Telephone, Internet & Mobile phone	27.78	Insurance	Home Contents Health	43.43
			Savings & Contingencies	Life assurance Savings Emergencies/ contingencies	29.21

Total Weekly Expenditure €555.05

Section 1B

Two Parent and Two Children (10 year old girl and 15 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 (10 yr old girl and 15 yr old boy)						
Euro per week mid June 2010						
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/ ¹ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T worker/ no benefits
Food	132.73	132.73	132.73	132.73	132.73	132.73
Clothing	30.38	30.38	30.38	30.38	30.38	30.38
Personal Care	27.25	27.25	27.25	27.25	27.25	27.25
Health Related Costs	10.20	10.20	10.20	10.20	10.20	10.20
Household goods	28.28	28.28	28.28	28.28	28.28	28.28
Household services	8.61	8.61	8.61	8.61	8.61	8.61
Communications	27.78	27.78	27.78	27.78	27.78	27.78
Social inclusion and participation	100.62	100.62	100.62	100.62	100.62	100.62
Educational costs	20.91	20.91	20.91	20.91	20.91	20.91
Housing	46.26	62.04	62.04	69.88	69.88	Nil
Transport	51.36	51.36	58.67	51.36	58.67	51.36
Household Fuel	39.34	39.34	39.34	39.34	39.34	39.34
Personal costs	2.17	4.95	4.95	6.83	6.83	4.95
Childcare costs	00.00	00.00	00.00	12.88	12.88	00.00
Insurance Costs	43.43	43.43	50.04	43.43	50.04	43.43
Savings/ contingency costs	29.21	29.21	29.21	29.21	29.21	29.21
Total costs	598.53	617.09	631.01	639.69	653.61	555.05
Deduct health costs ²	50.42	50.42	50.42	3.25	3.25	Nil
Total costs (less health care where applicable)	548.11	566.67	580.59	636.44	650.35	555.05

¹ The household with 1 full-time worker and 1 part-time worker are entitled to a GP visit card only as their income is above the guidelines for a medical card. The GP visit card covers the cost of doctor's visits only.

² For those entitled to a medical card the following costs are deducted: GP, Opticians etc cost of €0.18; Health Insurance cost of €39.39 & the Standing Charge for waste for Dublin City Council of €1.85, which in total is €50.42

Two Parent and Two Children (10 year old girl and 15 year old Boy)

Total weekly income, expenditure and shortfall/discretionary income for the 5 different family income situations

Income Expenditure Scenario	Total cash income³ €	Total ME Budget costs* €	Shortfall/Discretionary Income €
Income from Unemployment Benefit (Jobseekers Benefit)	464.64	548.11	83.47 shortfall
1 Full-time worker/ no car	569.89	566.67	3.22 Discretionary Income
1 Full-time worker/ car owner	569.89	580.59	10.70 Shortfall
1 Full-time worker and 1 Part-time worker/ no car	636.50	636.44	0.06 Discretionary Income
1 Full-time worker and 1 Part-time worker/ car owner	636.50	650.35	13.85 Shortfall

³ 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.