

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

Item	Description	Cost	Item	Description	Cost
Food		103.54	Social Inclusion & Participation	Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	70.65
Clothing	Woman Man Girl, 3 years boy, 10 years Dry Cleaning	22.77	Education	Uniforms (10 year old), Books, Stationary & Miscellaneous items	6.03
Personal Care	Personal Hygiene Cosmetics	20.67	Transport	30 day Rambler Ticket Other bus tickets	51.36
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	9.59	Household Fuel	Gas ESB	38.22
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	26.37	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	11.42	Insurance	Home Contents Health	43.43
			Savings & Contingencies	Life assurance Savings Emergencies/ contingencies	29.21

Total Weekly Expenditure €446.82

¹ The cost of childcare for the household with one adult working full time & 1 one adult working part-time has been revised. The childcare figure that was previously given for 2010 underestimated the cost of childcare as we calculated childcare based on the change in inflation and also the introduction of the ECCE scheme. We should have in fact used the inflation rate only as this incorporated the introduction of the ECCE Scheme.

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 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/ no car	With 1 F/T & 1 P/T worker/ car owner	With 1 F/T / no benefits
Food	103.54	103.54	103.54	103.54	103.54	103.54
Clothing	22.77	22.77	22.77	22.77	22.77	22.77
Personal Care	20.67	20.67	20.67	20.67	20.67	20.67
Health Related Costs	9.59	9.59	9.59	9.59	9.59	9.59
Household goods	26.37	26.37	26.37	26.37	26.37	26.37
Household services	8.61	8.61	8.61	8.61	8.61	8.61
Communications	11.42	11.42	11.42	11.42	11.42	11.42
Social inclusion and participation	70.65	70.65	70.65	70.65	70.65	70.65
Educational costs	6.03	6.03	6.03	6.03	6.03	6.03
Housing	46.26	62.04	62.04	70.27	70.27	Nil
Transport	51.36	51.36	58.67	51.36	58.67	51.36
Household Fuel	38.22	38.22	38.22	38.22	38.22	38.22
Personal Costs	2.17	4.95	4.95	6.83	6.83	4.95
Childcare costs²	00.00	00.00	00.00	85.04	85.04	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	490.3	508.86	522.78	604.01	617.93	446.82
Deduct medical card entitlements ³	50.07	50.07	50.07	50.07	50.07	Nil
Total costs (less medical card entitlements)	440.23	458.79	472.71	553.97	567.86	446.82

² Childcare costs have been reduced in 2010 due to the introduction of the ECCE scheme which replaced the Early Childcare Supplement. The inflation figure for June 2010 takes account of this new scheme.

³ Health costs & other entitlements are deducted for those entitled to a medical card. This is made up of GP costs etc of €8.83; Health Insurance cost amounting to €39.39 and also the standing charge for waste collection with Dublin City Council which is €1.85. The total deduction is €50.07

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 income⁴ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from Unemployment (Jobseekers) Benefit	458.78	440.23	18.55 Discretionary Income
1 Full-time worker/ no car	564.03	458.79	105.24 Discretionary Income
1 Full-time worker/car owner	564.03	472.71	91.32 Discretionary Income
1 Full-time worker and 1 Part-time worker/ no car	633.23	553.97	79.26 Discretionary Income
1 Full-time worker and 1 Part-time worker/ car owner	633.23	567.86	65.37 Discretionary Income

⁴ 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