

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**

Item	Description	Cost	Item	Description	Cost
Food		87.77	Social Inclusion & Participation	Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	49.78
Clothing	Woman Man Girl, 3 years boy, 10 years Dry Cleaning	16.99	Education	Uniforms (10 year old), Books, Stationary & Miscellaneous items	6.03
Personal Care	Personal Hygiene Cosmetics	12.92	Transport	30 Day Rambler Ticket Other bus tickets	28.28
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	7.49	Household Fuel	Gas ESB	38.02
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	22.44	Personal Costs	Trade Union Fees Charity Donations	4.95
Household Services	Window Cleaning Waste services, Boiler Service	8.61	Childcare		226.76
Communications	Postage, Telephone, & Mobile phone	6.15	Insurance	Home Contents Health	29.12
			Savings & Contingencies	Life assurance Savings Emergencies/ contingencies	14.25

Total Weekly Expenditure €559.27

¹ The 2010 childcare figure has been revised as of June 2011. 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

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 2010 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	87.77	87.77	87.77	87.77	87.77	87.77
Clothing	16.99	16.99	16.99	16.99	16.99	16.99
Personal Care	12.92	12.92	12.92	12.92	12.92	12.92
Health Related Costs	7.49	7.49	7.49	7.49	7.49	7.49
Household goods	22.44	22.44	22.44	22.44	22.44	22.44
Household services	8.61	8.61	8.61	8.61	8.61	8.61
Communications	5.86	5.86	5.86	5.86	5.86	5.86
Social Inclusion & Participation	49.78	49.78	49.78	49.78	49.78	49.78
Educational costs	6.03	6.03	6.03	6.03	6.03	6.03
Housing	31.54	72.65	77.23	72.65	77.23	Nil
Transport	28.28	28.28	28.28	53.47	53.47	28.28
Household Fuel	38.02	38.02	38.02	38.02	38.02	38.02
Personal costs	2.17	4.05	4.95	4.05	4.95	4.95
Childcare costs ²	00.00	85.04	226.76	85.04	226.76	226.76
Insurance Costs	29.12	29.12	29.12	36.96	36.96	29.12
Savings/ contingency costs	14.25	14.25	14.25	14.25	14.25	14.25

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,

Total costs	361.27	489.30	636.50	522.33	669.53	559.27
Deduct health costs ³	33.65	33.65	33.65	33.65	33.65	Nil
Total costs (less health care where applicable)	327.62	455.65	602.85	488.68	635.88	559.27

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 income⁴ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Dependent on Social Welfare/no car	340.99	327.62	13.37 Discretionary Income
Part-time worker/ car owner	615.03	488.68	126.35 Discretionary Income
Part-time worker/ no car	615.03	455.65	159.38 Discretionary Income
Full-time worker/ car owner	641.73	635.88	5.85 Discretionary Income
Full-time worker/ no car	641.73	602.85	38.88 Discretionary Income

³ Health and other expenses are deducted for those entitled to a medical card. The following are deducted GP costs etc of €6.72; the standing charge for waste collection for DCC of €1.85 and Health Insurance of €25.08, totaling €33.65

⁴ When calculating the total Net income for each income scenario, income where applicable from One Parent Family Payment, 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