

March 2011

**URBAN 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/PW | Item  | Description   | Cost/PW |
|-----------------------------|--|---------|---|---|---------|
| <b>Food</b>                 |  | 130.06  | <b>Social Inclusion &amp; Participation</b> | Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items | 104.35  |
| <b>Clothing</b>             | Woman<br>Man<br>Girl, 10 years<br>boy, 15 years<br>Dry Cleaning  | 30.44   | <b>Education</b>                            | Uniforms (10 & 15 year old), Books, Stationary & Miscellaneous items  | 21.41   |
| <b>Personal Care</b>        | Personal Hygiene<br>Cosmetics  | 28.95   | <b>Transport</b>                            | 30 Day Rambler Ticket<br>Other bus tickets  | 53.79   |
| <b>Health Related Costs</b> | Over the counter healthcare, GP, prescriptions, optician etc   | 10.62   | <b>Household Fuel</b>                       | Gas<br>ESB  | 35.60   |
| <b>Household Goods</b>      | Lounge/dining furniture<br>Bed/bathroom furniture<br>Floor Coverings<br>Textile and Soft<br>Furnishings<br>Appliances gas/electric<br>Stationary/paper goods<br>Kitchen and hardware<br>Toilet paper/cleaning materials<br>Miscellaneous | 27.29   | <b>Personal Costs</b>                       | Trade Union Fees<br>Charity Donations   | 5.20    |
| <b>Household Services</b>   | Window Cleaning<br>Waste services, Boiler Service  | 8.28    | <b>Childcare</b>                            |   | 00.00   |
| <b>Communications</b>       | Postage, Telephone,<br>Internet & Mobile<br>phone  | 29.28   | <b>Insurance</b>                            | Home Contents<br>Health   | 43.88   |
|                             |  |         | <b>Savings &amp; Contingencies</b>          | Life assurance<br>Savings<br>Emergencies/<br>contingencies  | 28.58   |

**Total Weekly Expenditure €557.73**

## 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 – local authority accommodation and no car
- 1 full time worker – local authority accommodation and no car
- 1 full time worker – local authority accommodation and car owner
- 1 full time worker and 1 part-time worker – local authority accommodation and no car
- 1 full time worker and 1 part-time worker – local authority accommodation and car owner
- 1 full time worker – no entitlement to benefits and housing and car costs excluded

| CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL                 |   |                           |                              |  |                                      |   |
|--|---|---------------------------|------------------------------|--|--------------------------------------|---|
| Two Parent and Two Children (10 yr old girl and 15 yr old boy) |   |                           |                              |  |                                      |   |
| Euro per week March 2011                                       |   |                           |                              |  |                                      |   |
| Household Types  | In receipt of Jobseekers Benefit/no car | With 1 F/T worker/ no car | With 1 F/T worker/ car owner | With 1 F/T & 1 P/T worker/ <sup>1</sup> no car | With 1 F/T & 1 P/T worker/ car owner | With 1 F/T worker/ no benefits/housing and car costs excluded |
| Food   | 130.06                                  | 130.06                    | 130.06                       | 130.06   | 130.06                               | 130.06  |
| Clothing   | 30.44                                   | 30.44                     | 30.44                        | 30.44  | 30.44                                | 30.44   |
| Personal Care  | 28.95                                   | 28.95                     | 28.95                        | 28.95  | 28.95                                | 28.95   |
| Health Related Costs   | 1.08                                    | 1.08                      | 1.08                         | 7.24   | 7.24                                 | 10.62   |
| Household goods  | 27.29                                   | 27.29                     | 27.29                        | 27.29  | 27.29                                | 27.29   |
| Household services   | 6.36                                    | 6.36                      | 6.36                         | 8.28   | 8.28                                 | 8.28  |
| Communications   | 29.28                                   | 29.28                     | 29.28                        | 29.28  | 29.28                                | 29.28   |
| Social inclusion and participation                             | 104.35                                  | 104.35                    | 104.35                       | 104.35   | 104.35                               | 104.35  |
| Educational costs  | 21.41                                   | 21.41                     | 21.41                        | 21.41  | 21.41                                | 21.41   |
| Housing  | 44.26                                   | 61.64                     | 61.64                        | 70.82  | 70.82                                | 00.00   |
| Transport  | 53.79                                   | 53.79                     | 58.38                        | 53.79  | 58.38                                | 53.79   |
| Household Fuel   | 35.60                                   | 35.60                     | 35.60                        | 35.60  | 35.60                                | 35.60   |
| Personal costs   | 2.17                                    | 5.20                      | 5.20                         | 7.26   | 7.26                                 | 5.20  |
| Childcare costs  | 00.00                                   | 00.00                     | 00.00                        | 12.91  | 12.91                                | 00.00   |
| Insurance Costs  | 4.16                                    | 4.16                      | 11.12                        | 43.88  | 50.83                                | 43.88   |
| Savings/ contingency costs                                     | 28.58                                   | 28.58                     | 28.58                        | 28.58  | 28.58                                | 28.58   |
| <b>Actual Costs</b>  | <b>547.77</b>                           | <b>568.18</b>             | <b>579.73</b>                | <b>640.13</b>                                  | <b>651.68</b>                        | <b>557.73</b>   |
| Medical Card <sup>2</sup>                                      | Full medical card                       | Full medical card         | Full medical card            | Doctor only Card                               | Doctor only Card                     | No medical card   |

<sup>1</sup> 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. Therefore only the costs of GP visits have been deducted from their health costs amounting to €3.39 a week.

<sup>2</sup> For those entitled to a medical card the following costs have been deducted: GP, Opticians etc cost of €9.18; Health Insurance cost of €39.73 & the Standing Charge for waste for Dublin City Council of €1.92 (€100 per year) has been deducted from their household service costs. Total deduction €50.83.

## 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 income <sup>3</sup><br>€ | Total ME Budget costs*<br>€ | Shortfall/Discretionary Income<br>€ |
|--|-------------------------------------|-----------------------------|-------------------------------------|
| Income from Jobseekers Benefit                       | 446.73                              | 547.77                      | 101.04<br>Shortfall                 |
| 1 Full-time worker/ no car                           | 562.59                              | 568.18                      | 5.59<br>Shortfall                   |
| 1 Full-time worker/ car owner                        | 562.59                              | 579.73                      | 17.14<br>Shortfall                  |
| 1 Full-time worker and 1 Part-time worker/ no car    | 626.16                              | 640.13                      | 13.97<br>Shortfall                  |
| 1 Full-time worker and 1 Part-time worker/ car owner | 626.16                              | 651.68                      | 25.52<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.