

March 2011

URBAN 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/PW	Item	Description	Cost/PW
Food		89.00	Social Inclusion & Participation	Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	53.39
Clothing	Woman Man Girl, 3 years boy, 10 years Dry Cleaning	18.55	Education	Uniforms (10 year old), Books, Stationary & Miscellaneous items	6.09
Personal Care	Personal Hygiene Cosmetics	12.74	Transport	30 Day Rambler Ticket Other bus tickets	28.56
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	8.67	Household Fuel	Gas ESB	34.16
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	22.87	Personal Costs	Trade Union Fees Charity Donations	5.30
Household Services	Window Cleaning Waste services, Boiler Service	6.70	Childcare		227.23
Communications	Postage, Telephone, & Mobile phone	6.21	Insurance	Home Contents Health	29.32
			Savings & Contingencies	Life assurance Savings Emergencies/ contingencies	18.94

Total Weekly Expenditure €568.64

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 – living in local authority accommodation and no car
- 1 part-time worker – living in local authority accommodation and no car
- 1 full time worker – living in local authority accommodation and no car
- 1 part-time worker – living in local authority accommodation and car owner
- 1 full time worker – living in 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						
Lone Parent and Two Children (3 yr old girl and 10 yr old boy)						
Euro per week March 2011 prices						
Household Types	Dependent on SW/ no car	Full Time worker/no car	Full Time worker/ Car owner	Part Time worker/ No car	Part Time worker/ car owner	Full Time worker/ no benefits/housing & car costs excluded
Food	89.00	89.00	89.00	89.00	89.00	89.00
Clothing	18.55	18.55	18.55	18.55	18.55	18.55
Personal Care	12.74	12.74	12.74	12.74	12.74	12.74
Health Related Costs	0.77	0.77	0.77	0.77	0.77	8.67
Household goods	22.87	22.87	22.87	22.87	22.87	22.87
Household services	5.16	5.16	5.16	5.16	5.16	6.70
Communications	6.21	6.21	6.21	6.21	6.21	6.21
Social Inclusion & Participation	53.39	53.39	53.39	53.39	53.39	53.39
Educational costs	6.09	6.09	6.09	6.09	6.09	6.09
Housing	30.34	76.27	76.27	71.82	71.82	00.00
Transport	29.56	29.56	53.15	29.56	53.15	29.56
Household Fuel	34.16	34.16	34.16	34.16	34.16	34.16
Personal costs	2.17	5.20	5.20	4.23	4.23	5.20
Childcare costs ¹	00.00	227.23	227.23	85.21	85.21	227.23
Insurance Costs	4.16	4.16	12.41	4.16	12.41	29.32
Savings/ contingency costs	18.94	18.94	18.94	18.94	18.94	18.94
Actual Costs	334.11	610.30	642.13	462.87	494.70	568.64
Medical Card ²	Full medical card	Full medical card	Full medical card	Full medical card	Full medical card	No medical card

¹ Childcare costs have been reduced since the introduction of the ECCE scheme in 2010. The childcare costs above reflect this.

² Health and other expenses have been deducted for those entitled to a medical card. The following have been deducted: GP costs etc of €7.90 from health costs; the standing charge for waste collection for DCC of €1.54 from household services and Health Insurance of €25.16 from the insurance costs, totaling €34.60

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 household income situations

Income Expenditure Scenario	Total cash income³ €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Dependent on Social Welfare/no car	328.38	334.11	5.73 shortfall
Full Time/ no car	634.55	610.30	24.25 Discretionary income
Full Time / car owner	634.55	642.13	7.58 shortfall
*Part - Time/ no car	604.93	462.87	142.06 Discretionary Income
*Part-Time/ car owner	604.93	494.70	110.23 Discretionary Income

***NOTE: Part-Time Worker:**

It is important to note that the one parent working part-time is in an advantageous situation, in that they are working 19 hours per week, the required number of hours needed to qualify for Family Income Supplement. If however, this household was working 18 or less hours per week, they would no longer qualify for Family Income Supplement and this household would see a reduction of €118.00 (their current weekly FIS payment) and also a reduction in their income from earnings. Therefore, whilst the discretionary income for the one parent working part-time is significant, the situation noticeably changes if they no longer qualify for Family Income Supplement.

³ 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