

March 2011

**RURAL 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 excluded**

**Section 1A**

Item	Description	Cost/PW	Item	Description	Cost/PW
<b>Food</b>		157.11	<b>Social Inclusion &amp; Participation</b>	Holidays, Pet Costs, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	87.31
<b>Clothing</b>	Woman Man Girl, 10 years boy, 15 years Dry Cleaning	40.01	<b>Education</b>	Uniforms (10 & 15 year old), Books, Stationary & Miscellaneous items	21.67
<b>Personal Care</b>	Personal Hygiene Cosmetics	28.52	<b>Transport</b>	2 cars	119.84
<b>Health Related Costs</b>	Over the counter healthcare, GP, prescriptions, optician etc	8.09	<b>Household Fuel</b>	TOTAL  Oil ESB	55.86  (Oil = 37.96 ESB = 17.89)
<b>Household Goods</b>	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	27.49	<b>Personal Costs</b>	Trade Union Fees Charity Donations	5.92
<b>Household Services</b>	Window Cleaning Waste services, Boiler Service	10.21	<b>Childcare</b>		00.00
<b>Communications</b>	Postage, Telephone, Internet & Mobile phone	28.88	<b>Insurance</b>	Home Contents Health car	57.96
			<b>Savings &amp; Contingencies</b>	Life assurance Savings Emergencies/ Contingencies	28.58

**Total Weekly Expenditure €677.45**

## 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, living in local authority accommodation & 1 car.
- 1 full time worker – living in local authority accommodation & 2 cars
- 1 full time worker and 1 part-time worker car owner, living in local authority accommodation & 2 cars
- 1 full time worker – living in local authority accommodation & 2 cars, no entitlement to benefits & housing 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/ 1 car	With 1 F/T worker/ 2 cars	With 1 F/T & 1 P/T worker/ 2 cars	With 1 F/T worker/ no benefits. Housing excluded and 2 cars
<b>Food</b>	157.11	157.11	157.11	157.11
<b>Clothing</b>	40.01	40.01	40.01	40.01
<b>Personal Care</b>	28.52	28.52	28.52	28.52
<b>Health Related Costs</b>	0.98	0.98	0.98	8.09
<b>Household goods</b>	27.49	27.49	27.49	27.49
<b>Household services</b>	10.21	10.21	10.21	10.21
<b>Communications</b>	28.88	28.88	28.88	28.88
<b>Social inclusion and participation</b>	87.31	87.31	87.31	87.31
<b>Educational costs</b>	21.67	21.67	21.67	21.67
<b>Housing</b>	54.97	44.67	62.03	00.00
<b>Transport</b>	68.28	119.84	119.84	119.84
<b>Household Fuel</b>	55.86	55.86	55.86	55.86
<b>Personal costs</b>	3.16	5.92	7.79	5.92
<b>Childcare costs</b>	00.00	00.00	12.92	00.00
<b>Insurance Costs</b>	12.26	18.24	18.24	57.96
<b>Savings/ contingency costs</b>	28.58	28.58	28.58	28.58
<b>Actual Costs</b>	<b>625.28</b>	<b>675.29</b>	<b>707.52</b>	<b>677.45</b>
Medical Card <sup>1</sup>	Full medical card	Full medical card	Full medical card	No medical card

<sup>1</sup> For those entitled to a medical card the following costs have been deducted: GP, Opticians etc cost of €7.02; Health Insurance cost €9.73

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

### Total weekly income, expenditure and shortfall/discretionary income for the 3 different household income situations

<b>Income Expenditure Scenario</b>	<b>Total cash income<sup>2</sup> €</b>	<b>Total ME Budget costs* €</b>	<b>Weekly Shortfall/Discretionary Income €</b>
Income from Jobseekers Benefit	446.73	625.28	178.55 Shortfall
1 Full-time worker/ 2 car owner	562.59	675.29	112.70 Shortfall
1 Full-time worker and 1 Part-time worker/ 2 car owner	626.65	707.52	80.87 Shortfall

<sup>2</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.