

March 2011

RURAL Two Parents and Two Children (3 year old girl and 10 year old boy)

- No entitlement to secondary benefits - Housing excluded

One adult working full-time on NMW*

| Item | Description | Cost/PW | Item | Description | Cost/PW |
|-----------------------------|---|---------|---|--|--------------------------------------|
| Food | | 136.89 | Social Inclusion & Participation | Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items | 67.47 |
| Clothing | Woman Man Girl, 3 years boy, 10 years Dry Cleaning | 32.76 | Education | Uniforms (10 year old), Books, Stationary & Miscellaneous items | 6.94 |
| Personal Care | Personal Hygiene Cosmetics | 21.07 | Transport | 2 cars | 119.84 |
| Health Related Costs | Over the counter healthcare, GP, prescriptions, optician etc | 7.69 | Household Fuel | Total ESB GAS | 54.70 (ESB= 16.74 Oil = 37.96) |
| 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 | 25.38 | Personal Costs | Trade Union Fees Charity Donations | 5.92 |
| Household Services | Window Cleaning Waste services, Boiler Service | 10.21 | Childcare | | 00.00 |
| Communications | Postage, Telephone, Internet & Mobile phone | 11.88 | Insurance | Home Contents Health Car | 57.96 |
| | | | Savings & Contingencies | Life assurance Savings Emergencies/ contingencies | 28.58 |

Total Weekly Expenditure €587.28

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 Jobseekers 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 – living in local authority accommodation & 2 cars
- 1 full time worker – living in local authority accommodation, 2 cars and no entitlement to benefits and housing costs excluded

| CBS SUMMARY BUDGETS AT MINIMUM ESSENTIAL LEVEL | | | | |
|---|--|---------------------------|-----------------------------------|---|
| Two Parent and Two Children (3 yr old girl and 10 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 / no benefits & 2 cars & excluding housing |
| Food | 136.89 | 136.89 | 136.89 | 136.89 |
| Clothing | 32.76 | 32.76 | 32.76 | 32.76 |
| Personal Care | 21.07 | 21.07 | 21.07 | 21.07 |
| Health Related Costs | 0.62 | 0.62 | 0.62 | 7.69 |
| Household goods | 25.38 | 25.38 | 25.38 | 25.38 |
| Household services | 10.21 | 10.21 | 10.21 | 10.21 |
| Communications | 11.88 | 11.88 | 11.88 | 11.88 |
| Social inclusion and participation | 67.47 | 67.47 | 67.47 | 67.47 |
| Educational costs | 6.94 | 6.94 | 6.94 | 6.94 |
| Housing | 54.97 | 44.67 | 62.10 | 00.00 |
| Transport | 68.28 | 119.84 | 119.84 | 119.84 |
| Household Fuel | 54.70 | 54.70 | 54.70 | 54.70 |
| Personal Costs | 3.16 | 5.92 | 7.79 | 5.92 |
| Childcare costs¹ | 00.00 | 00.00 | 60.36 | 00.00 |
| Insurance Costs | 12.26 | 18.24 | 18.24 | 57.96 |
| Savings/ contingency costs | 28.58 | 28.58 | 28.58 | 28.58 |
| Actual Costs | 535.15 | 585.16 | 664.83 | 587.28 |
| Medical Card ² | Full medical card | Full medical card | Full medical card | No medical card |

¹ Childcare costs have been reduced in 2010 due to the introduction of the ECCE scheme which replaced the Early Childcare Supplement. The childcare costs take account of the ECCE scheme

² Health costs & other entitlements have been deducted for those entitled to a medical card. This is made up of GP costs etc of €7.07; Health Insurance costs amounting to €39.72.

Two Parent and Two Children (3 year old girl and 10 year old boy)

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

| Income Expenditure Scenario | Total cash income³ € | Total ME Budget costs* € | Shortfall/ Discretionary Income € |
|--|--|-------------------------------------|--|
| Income from Jobseeker Benefit/ 1 car owner | 440.87 | 535.15 | 94.28 Shortfall |
| 1 Full-time worker/ 2 car owner | 556.72 | 585.16 | 28.44 Shortfall |
| 1 Full-time worker and 1 Part-time worker/ 2 car owner | 620.78 | 664.83 | 44.05 Shortfall |

³ 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.