March 2011

Rural Single Adult Male (age 40 - 55)

Income from working full time on NMW* - No entitlement to secondary benefits

Housing costs excluded

Item	Description	Cost/PW	Item	Description	Cost/PW
Food		84.91	Social Inclusion & Participation	Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography,	59.38
Clothing	Man clothing Dry Cleaning	13.65		Gardening, Games, Seasonal Items	
			Education	Night course	2.42
		10.58			66.51
Personal Care	Personal Hygiene		Transport	Car	00.51
	Cosmetics		Household Fuel	TOTAL	44.52
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	1.70	nousenous rue.	Oil ESB	(Oil = 31.63 ESB = 12.89)
Household	Lounge/dining furniture Bed/bathroom furniture	21.50	Personal Costs	Trade Union Fees Charity Donations	9.16
Goods	·			Charty Bonations	
	Floor Coverings Textile and Soft Furnishings Appliances gas/electric		Insurance	Home Contents Insurance Health Car	26.17
	Stationary/paper goods			Cai	15.64
	Kitchen and hardware		Savings & Contingencies	Savings Emergencies/	13.04
	Toilet paper/cleaning			contingencies	
	materials				
	Miscellaneous				
Household	Bin charges, Boiler Service,	7.70			
Services	Chimney Sweeping				
Communications	Postage, Telephone & Mobile phone	11.11			

Total Weekly Expenditure €374.95

Single Adult Male (age 40 - 55)

Weekly Household Expenditure for the following income situations:

- Working full time on NMW living in local authority accommodation & car Owner
- In receipt of Jobseekers Benefit living in local authority accommodation & car Owner
- Working full time on NMW car owner, no entitlement to benefits & housing excluded

Euro per week March 2011	1		
Household Types	Working Full-time on NMW/ no car	In receipt of Jobseekers Benefit/ no car	Working Full-time on NMW, no benefits/ Housing excluded/car owne
Food	84.91	84.91	84.92
Clothing	13.65	13.65	13.65
Personal Care	10.58	10.58	10.5
Health Related Costs	1.22	0.16	1.70
Household goods	21.50	21.50	21.50
Household Services	7.70	7.70	7.7
Communications	11.11	11.11	11.1
Social inclusion and participation	59.38	59.38	59.3
Educational Costs	2.42	2.42	2.4
Housing	50.10	27.83	00.0
Transport	66.51	50.59	66.5
Household Fuel	44.52	44.52	44.5
Personal costs	9.16	6.40	9.1
Insurance Costs	26.17	11.62	26.1
Savings/ contingency costs	15.64	15.64	15.6
Actual costs	424.57	368.01	374.9
Medical Card ¹	GP Only Card	Full Medical Card	No medical car

¹ For those qualifying for a GP only card 0.48cent was deducted from their health costs to cover doctor's visits. For full medical card holders Health Insurance of €14.56 was deducted as well as main health care item costs e.g. doctor, prescriptions etc of €1.54

Single Adult Male (age 25+)

Total weekly income, expenditure and shortfall/discretionary income for the 2 different household income situations

Income Expenditure Scenario	Total cash income €	Total ME Budget costs* €	Shortfall/ Discretionary Income €
Income from F/T on NMW/ Car Owner	313.60	424.57	110.97 shortfall
Dependent on Jobseekers Benefit/ Car Owner	188.00	368.01	180.01 shortfall