

March 2011

RURAL 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 excluded

Item	Description	Cost/PW	Item	Description	Cost/PW
Food		108.49	Social Inclusion & Participation	Holidays, TV License, Socializing, Sports Goods, Sports Activates, Outings, Photography, Gardening, Toys & Games, Seasonal Items	46.67
Clothing	Woman Man Girl, 3 years boy, 10 years Dry Cleaning	24.36	Education	Uniforms (10 year old), Books, Stationary & Miscellaneous items	6.94
Personal Care	Personal Hygiene Cosmetics	13.87	Transport	Car	68.28
Health Related Costs	Over the counter healthcare, GP, prescriptions, optician etc	6.08	Household Fuel	TOTAL Oil ESB	54.49 (Oil = 37.96 ESB = 16.53)
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	23.08	Personal Costs	Trade Union Fees Charity Donations	5.92
Household Services	Window Cleaning Waste services, Boiler Service	9.80	Childcare		185.09
Communications	Postage, Telephone, & Mobile phone	6.09	Insurance	Home Contents Health Car	37.13
			Savings & Contingencies	Life assurance Savings Emergencies/ contingencies	18.94

Total Weekly Expenditure €615.24

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 & car owner
- 1 part-time worker –living in local authority accommodation & car owner
- 1 full time worker – living in local authority accommodation & car owner
- 1 full time worker car owner, no entitlement to benefits & housing 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/ car owner	PART TIME worker/ car owner	FULL TIME worker/ car owner	FULL TIME worker/ no benefits & Housing excluded
Food	108.49	108.49	108.49	108.49
Clothing	24.36	24.36	24.36	24.36
Personal Care	13.87	13.87	13.87	13.87
Health Related Costs	0.57	0.57	0.57	6.08
Household goods	23.08	23.08	23.08	23.08
Household services	9.80	9.80	9.80	9.80
Communications	6.09	6.09	6.09	6.09
Social Inclusion & Participation	46.67	46.67	46.67	46.67
Educational costs	6.94	6.94	6.94	6.94
Housing	33.87	60.73	71.27	00.00
Transport	68.28	68.28	68.28	68.28
Household Fuel	54.49	54.49	54.49	54.49
Personal costs	3.16	5.03	5.92	5.92
Childcare costs ¹	00.00	60.36	185.09	185.09
Insurance Costs	11.97	11.97	11.97	37.13
Savings/ contingency costs	18.94	18.94	18.94	18.94
Actual Costs	430.60	519.70	655.85	615.24
Medical Card ²	Full medical card	Full medical Card	Full medical card	No medical card

¹ Cost of childcare when ECCE is taken into account. Childcare costs were reduced in 2010 with the introduction of the ECCE scheme.

² Health and other expenses have been deducted for those entitled to a medical card. The following are deducted GP costs etc of €5.51; and Health Insurance of €25.16.

One Adult and Two Children (3 year old girl and 10 year old boy)

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

Income Expenditure Scenario	Total cash income³ €	Total ME Budget costs* €	Weekly Shortfall/ Discretionary Income €
Dependent on Social Welfare/car owner	328.38	430.60	102.22 Shortfall
*Part-time worker/ car owner	604.93	519.70	85.23 Discretionary Income
Full-time worker/ car owner	634.43	655.85	21.42 Shortfall

***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