

## WEEKLY BUDGETS FOR URBAN HOUSEHOLDS 2013

- The Vincentian Partnership for Social Justice has carried out research into what it costs to have a minimum essential standard of living in Ireland.
- A Minimum Essential Standard of Living (MESL) is one which meets a person's physical, psychological and social needs. It is a standard of living that is based on needs not wants, but it is more than survival.
- We have costed over 2,000 items – both goods and services - that members of the public say are necessary for a minimum standard of living for all. Items range from household items such as towels & wardrobes to the cost of visiting the doctor and buying food.
- The weekly cost of all items is calculated by dividing the cost of the item by the number of weeks it is expected to last e.g. if a jumper costs €20.00 and is expected to last 52 weeks, the cost is divided by the number of weeks it is expected to last  $€20/52 = €0.38$  per week.

### What do the budgets include?

- **Personal Care**  
The cost of all toiletries & sanitary items, haircuts and a minimal amount of cosmetics such as lip stick or hair gel
- **Health Related Costs**  
Includes the cost of GP visits, prescriptions, dentist and optician visits
- **Household Services**  
Bin charges, window cleaning, boiler service, etc.
- **Social Inclusion & Participation**  
Includes leisure activities for each household member, toys (for households with children), seasonal items such as Christmas decorations, books and the cost of an annual holiday in Ireland

### WEEKLY BUDGETS FOR EXAMPLE HOUSEHOLDS WITHOUT CHILDREN†

	Pensioner Living Alone	Pensioner Couple	Adult of Working Age
Food	70.29	83.66	57.92
Clothing	10.56	17.60	10.95
Personal Care	9.80	14.23	13.91
Health	9.68	19.31	5.12
Household Goods	17.67	19.07	6.09
Household Services	6.43	6.59	3.46
Communications	13.20	13.08	9.51
Social Inclusion & Participation	41.20	54.92	38.66
Education	0.00	0.00	5.47
Transport	0.00	0.00	34.55
Household Energy	49.90	51.73	27.95
Personal Costs	5.11	5.33	6.42
Childcare	0.00	0.00	0.00
Insurance	33.16	62.56	21.26
Savings & Contingencies	10.01	15.02	10.01
<b>Total</b>	<b>277.02</b>	<b>363.10</b>	<b>256.35</b>

- **Communications**  
The cost of mobile phones, phone credit, postage stamps and the internet for households with an internet connection.
- **What is not included?**  
Budgets do not include the cost of housing (e.g. rent or mortgage)

## WEEKLY BUDGETS FOR EXAMPLE FAMILIES WITH CHILDREN†

	One Parent, 2 Children Infant & Pre- School	One Parent, 2 Children Primary & Secondary	One Parent, 3 Children Infant, Pre- School & Primary	Two Parent, 2 Children Infant & Pre- School	Two Parents, 3 Children Infant, Pre- School & Primary	Two Parents, 4 Children 2 Primary, 2 Secondary
Food	91.45	123.25	128.94	120.87	158.35	239.97
Clothing	29.60	27.19	36.30	35.82	42.52	52.56
Personal Care	19.38	18.36	22.09	27.12	29.83	37.21
Health	13.88	10.56	16.52	16.16	18.80	18.81
Household Goods	27.63	21.13	30.43	28.84	31.64	28.49
Household Services	6.36	6.36	6.36	6.36	6.36	6.36
Communications	9.48	14.20	9.48	14.21	14.21	23.66
Social Inclusion & Participation	37.59	71.10	51.75	59.96	74.12	132.84
Education	2.39	24.41	9.12	2.39	9.12	46.43
Transport	31.67	34.50	34.50	60.52	63.34	69.00
Household Energy	44.83	43.38	47.56	45.09	47.82	49.10
Personal Costs	6.85	6.81	7.05	7.07	7.27	7.42
Childcare	387.44	52.57	440.01	0.00	0.00	0.00
Insurance	35.69	35.69	42.39	54.12	60.82	67.52
Savings & Contingencies	23.76	23.76	28.76	28.21	33.21	38.22
<b>Total</b>	<b>768.00</b>	<b>513.26</b>	<b>911.25</b>	<b>506.72</b>	<b>597.41</b>	<b>817.56</b>

† Budgets exclude housing cost (e.g. rent or mortgage) and the effect of any secondary benefits (e.g. medical card) the household may be entitled to in a particular income situation. Expenditure is based on one adult employed full-time.

- The budgets detail the weekly cost of a minimum essential standard of living for nine sample household types.
- You can find the same information for other types of household, households in rural areas, and households in different employment situations using the online Minimum Income Standard calculator, [www.MISc.ie](http://www.MISc.ie)
- You can also use [www.MISc.ie](http://www.MISc.ie) to test whether the household you are working with has an income adequate to meet their minimum needs
- Further information on the household budgets, including detailed individual expenditure tables and research reports are available on the VPSJ consensual budget standards website, [www.budgeting.ie](http://www.budgeting.ie)

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